



# INDIANA

## STATE FINANCIAL AID MANUAL

A Guide to Indiana's State Financial Aid Programs

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INDIANA COMMISSION *for*  
HIGHER EDUCATION

# STATE FINANCIAL AID PROGRAMS

# EVAN BAYH

# 21st CENTURY SCHOLARSHIP

## Overview

### IC 21-12-6

Since its inception in 1990, the 21st Century Scholarship has helped thousands of low-income Hoosiers attend and complete college. Income eligible students enroll during their 7th or 8th grade year and agree to fulfill the Scholar Pledge. In exchange, the scholarship pays up to full tuition and regularly assessed fees for students attending eligible public, private, and proprietary postsecondary institutions.

### 21st Century Scholars

<http://scholars.in.gov/>

## Program Enrollment

To be eligible for enrollment in the 21st Century Scholarship Program, students must:

1. Be a **resident** of Indiana.
2. Be a **U.S. citizen or eligible non-citizen**.
3. Be enrolled in 7th or 8th grade at a:
  - a. public school; or
  - b. nonpublic school that is accredited either by the state board of education or by a national or regional accrediting agency whose accreditation is accepted as a school improvement plan under **IC 20-31-4-2**;
4. Be a member of a household with an annual income not exceeding income eligibility guidelines for the federal free and reduced lunch program, as determined by the immediately preceding taxable year for the household for which the student was claimed as a dependent.
5. Agree in writing to fulfill the **Scholar Pledge**.
6. Students in 7th or 8th grade may enroll regardless of income if they were placed with a relative or other caretaker, a child-caring institution or a group home by the Department of Child Services, a court order or a child-placing agency. High school students in foster care may enroll in the program through high school graduation.

## Scholar Pledge

At the time of enrollment, applicants must agree in writing that prior to graduation the student shall:


- Graduate from an accredited Indiana secondary school with a minimum of a Core 40 diploma;
- Upon graduation have a cumulative grade point average (GPA) of at least 2.5 on a 4.0 scale;
- Not use illegal drugs, commit a crime or delinquent act, or consume alcohol before reaching the legal drinking age;
- File the Free Application for Federal Student Aid (FAFSA) by April 15 as a high school senior and each year thereafter until the student graduates from college;
- Apply to an eligible Indiana college as a high school senior and enroll in college full time within one year; and
- Complete the **Scholar Success Program**.

### Current Pledge (as of 7/1/2017)

*I pledge to graduate with a minimum of a Core 40 diploma from a state-accredited Indiana high school. I will complete the Scholar Success Program that helps me stay on track for college and career success. I will achieve a cumulative high school GPA of at least 2.5 on a 4.0 scale. I will not use illegal drugs or alcohol or commit a crime or delinquent act. I will apply for admission to an eligible Indiana college my senior year and apply on time for student financial aid. As a college student I will complete at least 30 credit hours or the equivalent each year to stay on track toward earning my degree on time. I aim to succeed.*

## Scholar Success Program

In 2013, in an effort to increase the number of 21st Century Scholars graduating from college, the Indiana General Assembly required students to complete a success program prior to graduation to be eligible for the scholarship. In partnership with a group of stakeholders, educators and community partners, the Commission created the Scholar Success Program, which requires Scholars to complete three activities each year of high school to help them stay on track for college and career success. Students must log completion of these activities in **ScholarTrack** by June 30 of their senior year of high school, however, the Commission may extend this deadline due to extenuating circumstances.



GRADE	REQUIRED ACTIVITIES		
09	Create a Graduation Plan <sup>1</sup>	Participate in an Extracurricular or Service Activity	Watch "Paying for College 101"
10	Take a Career Interests Assessment	Get Workplace Experience <sup>2</sup>	Estimate the Costs of College
11	Visit a College Campus	Take a College Entrance Exam (ACT/SAT)	Search for Scholarships <sup>3</sup>
12	Submit Your College Application	Watch "College Success 101"	File Your FAFSA

1. Plan should be updated annually to keep students on track for high school graduation and college admission.

2. Includes job shadowing, internship, part-time employment, interviewing a professional or related experience linked to a student's career aspirations.

3. Includes any additional scholarship opportunities beyond the 21st Century Scholarship.

## Award Amount

The amount of aid for which 21st Century Scholars are eligible depends on the type of institution they attend. The amount of the scholarship is as follows:

**Public Institutions:** The amount of full tuition and regularly assessed fees.

**Private Institutions:** The average of the tuition and regularly assessed fees of all state educational institutions, not including Ivy Tech Community College.

**Proprietary Institutions:** The amount of tuition and regularly assessed fees at Ivy Tech Community College.

Regardless of the type of institution Scholars attend, the amount of the scholarship cannot exceed the cost of tuition and regularly assessed fees minus any aid designated specifically for tuition or mandatory fees.

## Reduction of Scholarship Amounts

The total amount of projected 21st Century Scholarship expenditures cannot exceed the amount of available funds. The Commission may reduce award amounts offered to Scholars that enrolled on or after July 1, 2011 to not exceed available funds. The amount of the reduction must be based on the Scholar's Expected Family Contribution (EFC). Award amounts for Scholars that enrolled in the program prior to July 1, 2011 cannot be reduced.

## Eligible Charges

The 21st Century Scholarship can be used for tuition and regularly assessed fees.

## Internship/Co-op Program Hours

The tuition and fees associated with internships or “co-op” programs are not covered by the tuition and fee exemption programs unless the student received credit hours for the internship or “co-op” program.

## Out-of-State or Overseas Study

Out-of-state or overseas study will only be covered when the student is enrolled for credit at the eligible institution, and the bills are charged from and paid to the eligible institution with the covered costs not to exceed charges made to comparable students taking on-campus courses.

# Eligibility Requirements

Students must meet certain eligibility requirements in order to qualify for the 21st Century Scholarship, outlined below.

## FAFSA

Beginning in the student’s senior year of high school, students must file a FAFSA by the Commission’s April 15 FAFSA filing deadline to be eligible for the following year. The Commission will notify applicants and institutions of any edits that prevent a student from being offered or using the 21st Century Scholarship. If the FAFSA is selected for verification, the student must submit all documentation requested by the institution.

## Expected Family Contribution

Students who enrolled in the scholarship program on or after July 1, 2011 are annually subject to a Financial Means Test in college. The Commission will annually set an Expected Family Contribution (EFC) threshold that Scholars cannot exceed. If a Scholar’s EFC exceeds this threshold, the Scholar is no longer eligible to receive the 21st Century Scholarship, but will receive a one-time award of up to \$2,500 if he or she has not already received the 21st Century Scholarship.

## Enrollment Status

Students must be enrolled full time on an institution’s state financial aid census date to use the 21st Century Scholarship for an academic term. If a student is not enrolled full time on an institution’s state financial aid census date, the student must be enrolled full time on the last day of the academic term. Students who are enrolled full-time on an institution’s state financial aid census date but later drop below full-time enrollment remain eligible to use the 21st Century Scholarship in that academic term.

Repeated coursework that was previously failed or withdrawn from may count toward the enrollment requirement. Only the first repeated attempt of previously passed coursework may count toward the enrollment requirement.

There are no minimum enrollment requirements for students in the final term of their academic degree programs.

## Residency

Applicants must meet the Commission’s residency requirement, which is determined by whether the students are considered dependent or independent on the FAFSA.

*Dependent Student Residency.* Dependent students and their parents listed on the FAFSA must be domiciled in Indiana on December 31 of the calendar year immediately preceding the award year to receive the scholarship, and students must remain living in the state thereafter. The parents listed on the FAFSA do not need to remain living in Indiana. Once dependent students use a state financial aid award, they have established residency for state financial aid purposes. In subsequent award years, only the students’ residency is considered for eligibility purposes.

*Independent Student Residency.* Independent students must be domiciled in Indiana on December 31 of the calendar year immediately preceding the award year to receiving the scholarship, and must remain living in the state thereafter.

## **Degree-Seeking and Course of Study**

Students must be enrolled or accepted for enrollment at an eligible Indiana institution with the purpose of obtaining an associate degree, first bachelor's degree, or if attending Ivy Tech Community College or Vincennes University, a certificate.

The applicant must declare, in writing, a specific educational objective or course of study and enroll in:

1. a course that applies toward the requirements for completion of that objective or course of study; or
2. a course designed to help the applicant develop the basic skills the applicant needs to successfully achieve that objective or continue in that course of study.

This means that a student must be degree-seeking and may use the 21st Century Scholarship toward any course unless the institution has direct knowledge that the course will not contribute to the student's educational objective.

The 21st Century Scholarship can be used by prior state financial aid recipients who have not received a first bachelor's degree and are enrolled in a graduate or professional degree program.

## **High School Diploma and Cumulative GPA**

Scholars must earn a Core 40 diploma or higher with at least a 2.5 cumulative GPA on a 4.0 scale to be eligible for the 21st Century Scholarship.

## **Matriculation Requirement**

Scholars have one year after graduation to enroll at an eligible Indiana institution. Therefore, a Scholar must enroll at an eligible institution no later than the fall semester of the calendar year following the Scholar's high school graduation year. For example, a student graduating in May 2017 must attend an eligible institution no later than December 31, 2018 to retain scholarship eligibility.

## **Satisfactory Academic Progress**

Students must maintain Satisfactory Academic Progress (SAP) as determined by the postsecondary educational institution.

# **Renewal Requirements**

To maintain eligibility for the 21st Century Scholarship, recipients must meet the following requirements.

## **Eligibility Requirements**

Recipients must continue to meet all of the [Eligibility Requirements](#) above.

## **Credit Completion**

The below requirement is effective for all students who use a state financial aid program with a credit completion requirement in the 2016-2017 award year or later and attempt to renew a 21st Century Scholarship in the 2017-2018 award year or later.

To renew the 21st Century Scholarship, students must earn at least 30 credit hours or the equivalent in the last award year the student used state financial aid with a credit completion requirement.

Scholars who fail to meet the credit completion requirement for the 21st Century Scholarship may be eligible for the Frank O'Bannon Grant or other forms of state financial aid.



### *Students Who First and Last Used State Financial Aid Between the 2013-2014 and 2015-2016 Award Years*

Students who were subject to the original credit completion requirements enacted by HEA 1348-2013 will be held to those requirements when renewing the 21st Century Scholarship in the 2017-2018 award year or later unless those students use state financial aid with a credit completion requirement in the 2016-2017 award year or later.

### *Students Who First Used State Financial Aid Before the 2013-2014 Award Year*

Students not subject to the original credit completion requirements enacted by HEA 1348-2013 (known as “grandfathered” students) are subject to the credit completion requirement if they use a state financial aid program with a credit completion requirement in the 2016-2017 award year or later. “Grandfathered students” will not be subject to credit completion when renewing the 21st Century Scholarship if they have not used a state financial aid program with a credit completion requirement in the 2016-2017 award year or later.

## **Credit Bank**

When a student fails to earn 30 credit hours or the equivalent in the last award year a student used state financial aid with a credit completion requirement, the Commission will apply all of the following types of credit toward a student’s credit completion requirement:

- Credits earned from dual credit, advanced placement, and international baccalaureate courses.
- College credits earned during high school.
- Credits earned in excess of 30 credit hours or the equivalent during a previous award year in which a student used state financial aid with a credit completion requirement.

The Commission will track these credits through the Credit Bank. For detailed information on the credit completion requirement, please see the [Credit Completion section](#).

## **Regaining Eligibility**

Students who lose eligibility for the 21st Century Scholarship by failing to meet the credit completion requirement can regain eligibility for future award years.

Students can regain eligibility for the 21st Century Scholarship by earning 30 credit hours or the equivalent in a twelve-month period after the end of the last award year the student used state financial aid with a credit completion requirement. However, students cannot combine hours earned in a non-award year with hours in the credit bank to regain eligibility.

## **Additional Information**

### **Period of Award**

There is a limit in the number of terms/credit hours for which this award can be used. Further, there is also a maximum amount of time that can lapse after the student first used the award until the award is no longer available. Please refer to the [Period of Award section](#) for further explanation.

### **Order of Aid Application**

Refer to the [Order of Aid Application section](#) for information about how this award should be applied in relation to other awards that are offered.

## Using the 21st Century Scholarship, Frank O'Bannon Grant or Next Gen During Summer

See the chart on [page 11](#) or [here](#).

### Using the Award During Summer Term

The Commission provides students and institutions additional flexibility to use the 21st Century Scholarship during the summer term. In certain situations, institutions with a three-term academic year may claim the 21st Century Scholarship during the summer term regardless of the number of credit hours enrolled.

Located on the CHE website is a [chart](#) outlining under which circumstances a student may use the 21st Century Scholarship during the summer while enrolled less than full time. Institutions with *more than three terms* with a term equivalent to a traditional summer term may contact [CollegeFA@che.in.gov](mailto:CollegeFA@che.in.gov) to have that term designated as their summer term. Institutions with only two terms are not eligible to claim one as summer.

However, if summer is not the final term of a student's award year:

1. the institution must notify the student that using state aid in the summer will reduce the amount of state aid available in the fall, and
2. the institution must receive consent from the student prior to applying state aid in the summer.

Students may still use the 21st Century Scholarship during the summer if both degree-seeking and enrolled full time.

## Information for Institutions

### Claiming and Refunding Awards

The [Claims and Refund Policy](#) must be followed for every student using state financial aid funds. This policy will refer you to the [ScholarTrack Manual](#) for instructions on how to claim and refund the award in [ScholarTrack](#).

### Credit Completion and Credit Bank Reporting

All institutions must report Credit Completion and Credit Bank data for students that use state financial aid at their institution. Institutions must also report this data for students who have used state financial aid at other institutions as requested by the Commission.

### Associate Degree Reporting

Institutions that award bachelor's degrees must report when 21st Century Scholars who are EFC-eligible for the Frank O'Bannon Grant earn an associate degree before enrolling in a bachelor's degree program.

# Using the 21st Century Scholarship, Frank O'Bannon Grant and Next Gen During Summer

Fall Term	Spring Term	Can attend part-time and use 21st, FOB or Next Gen in summer?
<b>Full-Time / Used State Aid</b>	<b>Full-Time / Used State Aid</b>	<b>Yes</b>
	<b>Full-Time / Did Not Use State Aid</b>	<b>Yes</b>
	<b>Part-Time</b>	<b>Yes</b>
	<b>Did Not Attend</b>	<b>Yes</b>
<b>Full-Time / Did Not Use State Aid</b>	<b>Full-Time / Used State Aid</b>	<b>Yes</b>
	<b>Full-Time / Did Not Use State Aid</b>	<b>Yes<sup>1</sup></b>
	<b>Part-Time</b>	<b>No</b>
	<b>Did Not Attend</b>	<b>No</b>
<b>Part-Time</b>	<b>Full-Time / Used State Aid</b>	<b>Yes</b>
	<b>Full-Time / Did Not Use State Aid</b>	<b>No</b>
	<b>Part-Time</b>	<b>No</b>
	<b>Did Not Attend</b>	<b>No</b>
<b>Did Not Attend</b>	<b>Full-Time / Used State Aid</b>	<b>Yes</b>
	<b>Full-Time / Did Not Use State Aid</b>	<b>No</b>
	<b>Part-Time</b>	<b>No</b>
	<b>Did Not Attend</b>	<b>No</b>

*Note: If summer is not the final term of a student's award year, the institution must notify the student that using state aid in the summer will reduce the amount of state aid available in the fall and receive consent from the student prior to applying state aid in the summer.*

*1 Per IC 21-12-1.7-6, an institution may claim up to 100% of a student's annual award during the summer term if the student has attended the institution full-time in all prior terms of the award year and did not use an award. The institution must mark the student's account start date back to the beginning of the fall term. The institution must inform the student that doing so will cause the student to use a full year of state aid eligibility and receive consent before applying the aid. To claim more than 50% of the award in these situations, an institution must contact [CollegeFA@che.in.gov](mailto:CollegeFA@che.in.gov).*

# FRANK O'BANNON GRANT

## Overview

### IC 21-12-3 & IC 21-12-4

The **Frank O'Bannon Grant** consists of both the Higher Education Award and the Freedom of Choice Grant. The grant is designed to provide access for Hoosier students to attend eligible public, private and proprietary postsecondary institutions. The Higher Education Award is available to students at public and proprietary postsecondary institutions. The Freedom of Choice Grant is available to students at private institutions.

### Eligible Indiana Institutions

Visit <http://www.in.gov/che/4502.htm> for a list of eligible Indiana institutions.

## Award Amount

The Frank O'Bannon Grant includes a base award and any performance-based incentives earned by students. Annually, the Commission will provide the **Frank O'Bannon Grant Award Schedule** outlining the base awards and incentive amounts.

### Base Awards

Base award amounts for the Higher Education Award and Freedom of Choice Grant must be based on recipients' Expected Family Contribution (EFC) from the current year FAFSA. The Frank O'Bannon Grant may be used at **eligible Indiana institutions** but the Commission will determine award amounts separately for:

- Approved Public State Educational Institutions
- Ivy Tech Community College & approved postsecondary credit-bearing proprietary institutions
- Nonprofit colleges or universities listed in **IC 21-7-13-6(a)(1)(C)**

### Incentives

The Commission may offer additional awards to students who have met the criteria for any of the three performance-based incentives outlined in statute. These incentives will be created only for students who are considered eligible for the Frank O'Bannon Grant according to their Expected Family Contribution on the Frank O'Bannon Grant Award Schedule. This includes students who are eligible for the Frank O'Bannon Grant but qualify for a \$0 base award.

- *Academic Honors Incentive:*
  - First Award Year Only: The student achieved a Core 40 with Academic Honors diploma or Core 40 with Technical Honors diploma
  - Second, Third, and Fourth Award Years: The student maintained a cumulative GPA of at least 3.0 on a 4.0 grading scale or its equivalent as established by the eligible institution for a student's most recently concluded award year that is after the student's first award year.
- *Associate Degree Incentive:* A student has received an associate degree before enrolling in a bachelor's degree program. This is available for the student's first, second, third, and fourth award years.
- *Accelerated Schedule Incentive:* A student made accelerated progress during the student's most recently concluded award year. Accelerated progress is defined as successfully completing at least 39 credit hours or the equivalent in an award year. The student may not use hours in the Credit Bank to receive an Accelerated Schedule Incentive. This is available for the student's second and third award years.

The Commission may establish additional performance-based incentives. The amount of each incentive will be determined by the Commission annually based on available funds.

## Reduction of Awards Schedule Amounts

The total amount of projected Frank O'Bannon Grant expenditures cannot exceed the amount of available funds. The Commission may first reduce or remove incentives to not exceed available funds. If the total amount of Frank O'Bannon Grant expenditures is still projected to exceed available funds after reducing or removing incentives, the Commission may proportionately reduce the base awards offered to students.

## Eligible Charges

The Frank O'Bannon Grant can be used for tuition and regularly assessed fees.

## Internship/Co-op Program Hours

The tuition and fees associated with internships or "co-op" programs are not covered by the tuition and fee exemption programs unless the student received credit hours for the internship or "co-op" program.

## Out-of-State or Overseas Study

Out-of-state or overseas study will only be covered when the student is enrolled for credit at the eligible institution, and the bills are charged from and paid to the eligible institution with the covered costs not to exceed charges made to comparable students taking on-campus courses.

# Eligibility Requirements

Students must meet certain eligibility requirements in order to qualify for the Frank O'Bannon Grant, outlined below.

## FAFSA

To be considered for a Frank O'Bannon Grant, students must file the FAFSA by April 15 prior to the academic year of intended enrollment. Once the FAFSA is filed, students are automatically considered for the Frank O'Bannon Grant. The Commission will notify applicants and institutions of any edits that prevent a student from being offered or using the Frank O'Bannon Grant. Additionally, if a student's FAFSA is selected for verification, the student must complete the verification process to retain eligibility.

## Expected Family Contribution

Frank O'Bannon Grant award amounts are determined, in part, by students' Expected Family Contribution (EFC). Students must have an eligible EFC on the Frank O'Bannon Award Schedule to qualify for a Frank O'Bannon Grant.

## Enrollment Status

Students must be enrolled full time on an institution's state financial aid census date to use the Frank O'Bannon Grant for an academic term. If a student is not enrolled full time on an institution's state financial aid census date, the student must be enrolled full time on the last day of the academic term. Students who are enrolled full time on an institution's state financial aid census date but later drop below full-time enrollment remain eligible to use the Frank O'Bannon Grant in that academic term.

Repeated coursework that was previously failed or withdrawn from may count toward the enrollment requirement. Only the first repeated attempt of previously passed coursework may count toward the enrollment requirement.

There are no minimum enrollment requirements for students in the final term of their academic degree programs.

## Residency

Applicants must meet the Commission's residency requirement, which is determined by whether the students are considered dependent or independent on the FAFSA.

*Dependent Student Residency.* Dependent students and their parents listed on the FAFSA must be domiciled in Indiana on December 31 of the calendar year immediately preceding the award year to receive the award, and students must remain living in the state thereafter. The parents listed on the FAFSA do not need to remain living in Indiana. Once dependent students use a state financial aid award, they have established residency for state financial aid purposes. In subsequent award years, only the students' residency is considered for eligibility purposes.

*Independent Student Residency.* Independent students must be domiciled in Indiana on December 31 of the calendar year immediately preceding the award year to receiving the award, and must remain living in the state thereafter.

## High School Diploma

Students must have graduated from high school, completed home school, or have earned a high school equivalency (HSE) diploma prior to receiving an award. Students who received a general education diploma (GED) before its repeal or their high school equivalency certificate before July 1, 1995 are also eligible.

## Degree-Seeking and Course of Study

Students must be enrolled or accepted for enrollment at an eligible Indiana institution with the purpose of obtaining an associate degree, first bachelor's degree, or a certificate at Ivy Tech Community College or Vincennes University.

Per [IC 21-12-3-1\(6\)](#) the applicant must declare, in writing, a specific educational objective or course of study and enroll in:

1. a course that applies toward the requirements for completion of that objective or course of study; or
2. a course designed to help the applicant develop the basic skills the applicant needs to successfully achieve that objective or continue in that course of study.

This means that a student must be degree-seeking and may use the Frank O'Bannon Grant toward any course unless the institution has direct knowledge that the course will not contribute to the student's educational objective.

The Frank O'Bannon Grant can be used by prior state financial aid recipients who have not received a first bachelor's degree and are enrolled in a graduate or professional degree program.

## Satisfactory Academic Progress

Students must maintain Satisfactory Academic Progress (SAP) as determined by the postsecondary educational institution.

## Renewal Requirements

To maintain eligibility for the Frank O'Bannon Grant, recipients must meet the following requirements.

### Eligibility Requirements

Recipients must continue to meet all of the [Eligibility Requirements](#) above.

### Credit Completion

The below requirements are effective for all students who use state financial aid with a credit completion requirement in the 2016-2017 award year or later and attempt to renew a Frank O'Bannon Grant in the 2017-2018 award year or later.

#### *On-Time Award Amount*

To renew the Frank O'Bannon Grant at the full award amount (known as the on-time Frank O'Bannon Grant), students must earn at least 30 credit hours or the equivalent in the last award year the student used state financial aid with a credit completion requirement.

#### *Full-Time Award Amount*

To renew the Frank O'Bannon Grant at a reduced award amount (known as the full-time Frank O'Bannon Grant), students must earn at least 24 credit hours or the equivalent in the last award year the student used state financial aid with a credit completion requirement.

### *Students Who First and Last Used State Financial Aid Between the 2013-2014 and 2015-2016 Award Years*

Students who were subject to the original credit completion requirements enacted by HEA 1348-2013 will be held to those requirements when renewing the Frank O'Bannon Grant in the 2017-2018 award year or later unless those students use state financial aid with a credit completion requirement in the 2016-2017 award year or later.

### *Students Who First Used State Financial Aid Before the 2013-2014 Award Year*

Students not subject to the original credit completion requirements enacted by HEA 1348-2013 (known as "grandfathered" students) will not be subject to credit completion when renewing the Frank O'Bannon Grant in the 2017-2018 award year or later unless those students use state financial aid with a credit completion requirement in the 2016-2017 award year or later.

## **Credit Bank**

When a student fails to earn 30 credit hours or the equivalent in the last award year a student used state financial aid with a credit completion requirement, the Commission will apply all of the following types of credit toward a student's credit completion requirement:

- Credits earned from dual credit, advanced placement, and international baccalaureate courses.
- College credits earned during high school.
- Credits earned in excess of 30 credit hours or the equivalent during a previous award year in which a student used state financial aid with a credit completion requirement.

The Commission will track these credits through the Credit Bank. For detailed information on the credit completion requirement, please see the [Credit Completion section](#).

## **Regaining Eligibility**

Students who lose eligibility for the Frank O'Bannon Grant by failing to meet the credit completion requirement can regain eligibility for future award years.

Students can regain eligibility for the on-time Frank O'Bannon Grant by earning 30 credit hours or the equivalent in a twelve-month period after the end of the last award year the student used state financial aid with a credit completion requirement.

Students can regain eligibility for the full-time Frank O'Bannon Grant by earning 24 credit hours or the equivalent in a twelve-month period after the end of the last award year the student used state financial aid with a credit completion requirement.

Students cannot use hours reported to the Credit Bank to regain eligibility for the Frank O'Bannon Grant.

## **Additional Information**

### **Period of Award**

There is a limit in the number of terms/credit hours for which this award can be used. There may also be a maximum amount of time that can lapse after the student first used the award until the award is no longer available. Please refer to the [Period of Award section](#) of this manual for further explanation.

### **Order of Aid Application**

Refer to the [Order of Aid Application section](#) of this manual for information about how this award should be applied in relation to other awards that are offered.

### **Using the Award During Summer Term**

The Commission provides students and institutions additional flexibility to use the Frank O'Bannon Grant during the summer term. In certain situations, institutions with a three-term academic year may claim the Frank O'Bannon Grant during the summer term regardless of the number of credit hours enrolled.



Located on the CHE website is a [chart](#) outlining under which circumstances a degree-seeking student may use the Frank O'Bannon Grant during the summer while enrolled less than full time. Institutions with *more than three terms* with a term equivalent to a traditional summer term may contact [CollegeFA@che.in.gov](mailto:CollegeFA@che.in.gov) to have that term designated as their summer term. Institutions with only two terms are not eligible to claim one as summer.

However, if summer is *not* the final term of a student's award year:

1. the institution must notify the student that using state aid in the summer will reduce the amount of state aid available in the fall, and
2. the institution must receive consent from the student prior to applying state aid in the summer.

Students may still use the Frank O'Bannon Grant during the summer if both degree-seeking and enrolled *full time*.

## Information for Institutions

### Claiming and Refunding Awards

The [Claims and Refunds Policy](#) must be followed for every student using state financial aid funds. This policy will refer you to the [ScholarTrack Manual](#) for instructions on how to claim and refund the award in [ScholarTrack](#).

### Credit Completion and Credit Bank Reporting

All institutions must report Credit Completion and Credit Bank data for students that use state financial aid at their institution. Institutions must also report this data for students who have used state financial aid at other institutions as requested by the Commission.

### Associate Degree Reporting

Institutions that award bachelor's degrees must report when students who are EFC-eligible for the Frank O'Bannon Grant earn an associate degree before enrolling in a bachelor's degree program.

### Using the 21st Century Scholarship, Frank O'Bannon Grant or Next Gen During Summer

See the chart on [page 11](#) or [here](#).

# ADULT STUDENT GRANT

## Overview

IC 21-12-8

The **Adult Student Grant (ASG)** provides assistance to independent students who want to begin or complete an associate degree, bachelor's degree, or certificate. This grant is specifically designed to meet the unique needs of working adults.

## Award Amount

The Commission will annually publish the amount of the Adult Student Grant. For the 2017-2018 award year, the amount is \$1,000. Scholarships will be awarded on a first come, first serve basis until funds are exhausted.

## Eligible Charges

The Adult Student Grant can be used for tuition and regularly assessed fees.

## Internship/Co-op Program Hours

The tuition and fees associated with internships or "co-op" programs are not covered by the tuition and fee exemption programs unless the student received credit hours for the internship or "co-op" program.

## Out-of-State or Overseas Study

Out-of-state or overseas study will only be covered when the student is enrolled for credit at the eligible institution, and the bills are charged from and paid to the eligible institution with the covered costs not to exceed charges made to comparable students taking on-campus courses.

## Eligibility Requirements

Students must meet certain eligibility requirements in order to qualify for the Adult Student Grant, outlined below.

### FAFSA

To be considered for an Adult Student Grant, students must file a FAFSA. The Commission will notify applicants and institutions of any edits that prevent a student from being offered or using the Adult Student Grant. Additionally, if a student's FAFSA is selected for verification, the student must complete the verification process to retain eligibility.

### Application

Students must complete an application in [ScholarTrack](#). Students will be considered in the order that both a FAFSA and an ASG application are received.

### Expected Family Contribution

Students must have an Expected Family Contribution (EFC) less than or equal to the EFC threshold to qualify for the Adult Student Grant. The Commission will annually publish an EFC threshold for the Adult Student Grant. For the 2017-2018 award year, the EFC threshold is \$1,500.

### Enrollment Status

Students must be enrolled in at least six (6) credit hours or the equivalent on an institution's state financial aid census date to use the Adult Student Grant for an academic term. If a student is not enrolled in at least six (6) credit hours or the equivalent on an institution's state financial aid census date, the student must be enrolled in at least six (6) credit hours or the equivalent on the last day of the academic term. Students who are enrolled in six (6) credit hours or the equivalent on an institution's state financial aid census date but later drop below six (6) credit hours or the equivalent remain eligible to use the Adult Student Grant in that academic term.

Repeated coursework that was previously failed or withdrawn from may count toward the enrollment requirement. Only the first repeated attempt of previously passed coursework may count toward the enrollment requirement.

There are no minimum enrollment requirements for students in the final term of their academic degree programs.

## Dependency Status

Applicants must be an independent student as determined by the FAFSA.

## Residency

Applicants must be domiciled in Indiana on December 31 of the calendar year immediately preceding the award year to receiving the award, and must remain living in the state thereafter.

## Degree-Seeking and Course of Study

Students must be enrolled or accepted for enrollment at an eligible Indiana institution with the purpose of obtaining an associate degree, first bachelor's degree, or a certificate at Ivy Tech Community College or Vincennes University.

Per IC 21-12-8-3(a)(3), the applicant must declare, in writing, a specific educational objective or course of study and enroll in:

1. a course that applies toward the requirements for completion of that objective or course of study; or
2. a course designed to help the applicant develop the basic skills the applicant needs to successfully achieve that objective or continue in that course of study.

This means that a student must be degree-seeking and may use this award toward any course unless the institution has direct knowledge that the course will not contribute to the student's educational objective.

The Adult Student Grant can be used by prior state financial aid recipients who have not received a first bachelor's degree and are enrolled in a graduate or professional degree program.

## Satisfactory Academic Progress

In most instances, applicants must maintain Satisfactory Academic Progress (SAP) as determined by the post-secondary educational institution. However, applicants who have not maintained SAP may still receive the Adult Student Grant if either of the two circumstances apply:

1. The applicant has not attended the eligible institution for the previous two academic years.
2. The applicant attended the eligible institution at any time during the previous two academic years and maintained Satisfactory Academic Progress during that time.

# Renewal Requirements

## Eligibility Requirements

To remain eligible for the Adult Student Grant, recipients must continue to meet all if the Eligibility Requirements above.

## Credit Completion

The below requirements are effective for all students who use state financial aid with a credit completion requirement in the 2016-2017 award year or later and attempt to renew an Adult Student Grant in the 2017-2018 award year or later.

To renew the Adult Student Grant, students must earn at least 18 credit hours or the equivalent in the last award year the student used state financial aid with a credit completion requirement.

*Students Who First and Last Used State Financial Aid Between the 2013-2014 and 2015-2016 Award Years*

Students who were subject to the original credit completion requirements enacted by HEA 1348-2013 will be held to those requirements when renewing the Adult Student Grant in the 2017-2018 award year or later unless those students use state financial aid with a credit completion requirement in the 2016-2017 award year or later.

### *Students Who First Used State Financial Aid Before the 2013-2014 Award Year*

Students not subject to the original credit completion requirements enacted by HEA 1348-2013 (known as “grandfathered” students) will not be subject to credit completion when renewing the Adult Student Grant in the 2017-2018 award year or later unless those students use state financial aid with a credit completion requirement in the 2016-2017 award year or later.

### **Credit Bank**

When a student fails to earn 18 credit hours or the equivalent in the last award year a student used state financial aid with a credit completion requirement, the Commission will apply all of the following types of credit toward a student’s credit completion requirement:

- Credits earned from dual credit, advanced placement, and international baccalaureate courses.
- College credits earned during high school.
- Credits earned in excess of 30 credit hours or the equivalent during a previous award year in which a student used state financial aid with a credit completion requirement.

The Commission will track these credits through the Credit Bank. For detailed information on the credit completion requirement, please see the [Credit Completion section](#).

## **Additional Information**

### **Period of Award**

There is a limit in the number of terms/credit hours for which this award can be used. There may also be a maximum amount of time that can lapse after the student first used the award until the award is no longer available. Please refer to the [Period of Award section](#) of the manual for further explanation.

### **Order of Aid Application**

Refer to the [Order of Aid Application section](#) of the manual for information about how this award should be applied in relation to other awards that are offered.

## **Information for Institutions**

### **Claiming and Refunding Awards**

The [Claims and Refunds Policy](#) must be followed for every student using state financial aid funds. This policy will refer you to the [ScholarTrack Manual](#) for instructions on how to claim and refund the award in [ScholarTrack](#).

### **Credit Completion and Credit Bank Reporting**

All institutions must report Credit Completion and Credit Bank data for students that use state financial aid at their institution. Institutions must also report this data for students who have used state financial aid at other institutions as requested by the Commission.

# WILLIAM A. CRAWFORD MINORITY TEACHER SCHOLARSHIP

## Overview

### IC 21-13-2

Created in 1988, the **William A. Crawford Minority Teacher Scholarship** (Minority Teacher Scholarship) was established to (1) encourage and promote qualified minority individuals to pursue a career in teaching, (2) enhance the number of individuals who may serve as role models for minority students and (3) address the shortage of minority teachers teaching in Indiana schools.

## Award Amount

The Minority Teacher Scholarship is equal to the lesser of the remaining balance of students' cost of attendance or \$4,000.

### Eligible Charges

Funds from this grant can be used toward cost of attendance.

### Internship/Co-op Program Hours

The tuition and fees associated with internships or "co-op" programs are not covered by the tuition and fee exemption programs unless the student received credit hours for the internship or "co-op" program.

### Out-of-State or Overseas Study

Out-of-state or overseas study will only be covered when the student is enrolled for credit at the eligible institution, and the bills are charged from and paid to the eligible institution with the covered costs not to exceed charges made to comparable students taking on-campus courses.

### Reduction of Amounts

If the total of all awards exceeds available funds, the Commission may reduce award amounts based on the Expected Family Contribution (EFC) of the applicants. The Commission will annually publish award amounts by EFC range.

## Eligibility Requirements

Applicants must meet certain eligibility requirements in order to qualify for the Minority Teacher Scholarship, outlined below.

### FAFSA

To be considered for this scholarship, students must file a FAFSA by the Minority Teacher Scholarship application deadline. The Commission will notify applicants and institutions of any edits that prevent a student from being offered or using the Minority Teacher Scholarship. Additionally, if a student's FAFSA is selected for verification, the student must complete the verification process to retain eligibility.

### Application

Students must complete a Minority Teacher Scholarship application in **ScholarTrack** by the deadline published on the Commission's [website](#). For the 2017-2018 award year, the published deadline is September 1, 2017.

### Minority

Students must be considered a minority, which is defined as "black" or "Hispanic," according to [IC 21-13-1-6](#).

### Residency

Applicants must meet the Commission's residency requirement, which is determined by whether the students are considered dependent or independent on the FAFSA.

*Dependent Student Residency.* Dependent students and their parents listed on the FAFSA must be domiciled in Indiana on December 31 of the calendar year immediately preceding the award year to receive the award, and students must remain living in the state thereafter. The parents listed on the FAFSA do not need to remain living in Indiana. Once dependent students use a state financial aid award, they have established residency for state financial aid purposes. In subsequent award years, only the students' residency is considered for eligibility purposes.

*Independent Student Residency.* Independent students must be domiciled in Indiana on December 31 of the calendar year immediately preceding the award year to receiving the award, and must remain living in the state thereafter.

### Enrollment Status

Students must be enrolled full time on an institution's state financial aid census date to use the Minority Teacher Scholarship for an academic term. If a student is not enrolled full time on an institution's state financial aid census date, the student must be enrolled full time on the last day of the academic term. Students who are enrolled full time on an institution's state financial aid census date but later drop below full-time enrollment remain eligible to use the Minority Teacher Scholarship in that academic term.

Repeated coursework that was previously failed or withdrawn from may count toward the enrollment requirement. Only the first repeated attempt of previously passed coursework may count toward the enrollment requirement.

There are no minimum enrollment requirements for students in the final term of their academic degree programs.

### Degree-Seeking and Course of Study

Students must be enrolled or accepted for enrollment at an eligible Indiana institution with the purpose of obtaining an associate degree or first bachelor's degree.

Applicants must enroll in a course of study which would allow them to teach at an accredited school in Indiana after graduation. According to the Indiana Department of Education's [website](#), in order to be state accredited, a school must comply with all applicable legal standards and meet certain performance criteria in alignment with the state's student-centered accountability system.

The Minority Teacher Scholarship can be used by prior state financial aid recipients who have not received a first bachelor's degree and are enrolled in a graduate or professional degree program.

### Satisfactory Academic Progress and Cumulative GPA

In addition to maintaining Satisfactory Academic Progress (SAP) as defined by the applicant's institution, applicants must, at a minimum, have a cumulative grade point average required for admission into their institution's school of education.

If the institution does not have a minimum GPA, applicants must maintain at least a 2.0 on a 4.0 scale. The GPA requirement cannot be waived via a SAP appeal.

### Service

Applicants must agree in writing to teach in Indiana for three years after receiving a teaching license. Applicants must agree to this statement in [ScholarTrack](#) prior to completing the application.

## Renewal Requirements

To maintain eligibility for the Minority Teacher Scholarship, recipients must continue to meet all [Eligibility Requirements](#) above.



## Additional Information

### Period of Award

There is a limit to the number of terms/credit hours for which this award can be used. There may also be a maximum amount of time that can lapse after the student first used the award until the award is no longer available. Please refer to the [Period of Award section](#) of the manual for further explanation.

### Order of Aid Application

Refer to the [Order of Aid Application section](#) of the manual for information about how this award should be applied in relation to other awards that are offered.

## Information for Institutions

### Claiming and Refunding Awards

The [Claims and Refunds Policy](#) must be followed for every student using state financial aid funds. This policy will refer you to the [ScholarTrack Manual](#) for instructions on how to claim and refund the award in [ScholarTrack](#).

# MITCH DANIELS EARLY GRADUATION SCHOLARSHIP

## Overview

### IC 21-12-10

The **Mitch Daniels Early Graduation Scholarship (MDEGS)** is a one-time grant for students who graduate from a publicly supported high school at least one year early.

## Award Amount

The Mitch Daniels Early Graduation Scholarship is a one-time award of \$4,000.

### Eligible Charges

The Mitch Daniels Early Graduation Scholarship must first be used toward student's educational costs, and any remaining funds shall be remitted to the students. The award is not limited to cost of attendance.

### Internship/Co-op Program Hours

The tuition and fees associated with internships or "co-op" programs are not covered by the tuition and fee exemption programs unless the student received credit hours for the internship or "co-op" program.

### Out-of-State or Overseas Study

Out-of-state or overseas study will only be covered when the student is enrolled for credit at the eligible institution, and the bills are charged from and paid to the eligible institution with the covered costs not to exceed charges made to comparable students taking on-campus courses.

## Eligibility Requirements

Applicants must meet certain eligibility requirements in order to qualify for the Mitch Daniels Early Graduation Scholarship, outlined below.

### FAFSA

To be considered for this scholarship, students must file a FAFSA by the Mitch Daniels Early Graduation Scholarship application deadline. The Commission will notify applicants and institutions of any edits that prevent a student from being offered or using the Mitch Daniels Early Graduation Scholarship.

### Application

Students must complete the Mitch Daniels Early Graduation Scholarship application in **ScholarTrack** by the deadline published on the Commission's **website**. For the 2017-2018 award year, the published deadline is September 1, 2017.

### Residency

Applicants must meet the Commission's residency requirement, which is determined by whether the students are considered dependent or independent on the FAFSA.

*Dependent Student Residency.* Dependent students and their parents listed on the FAFSA must be domiciled in Indiana on December 31 of the calendar year immediately preceding the award year to receive the award, and students must remain living in the state thereafter. The parents listed on the FAFSA do not need to remain living in Indiana.

### Publicly Support High School

According to **IC 21-12-10-1**, a "publicly supported school" means a school corporation, a charter school, or a high school maintained by a state educational institution."

*Independent Student Residency.* Independent students must be domiciled in Indiana on December 31 of the calendar year immediately preceding the award year to receiving the award, and must remain living in the state thereafter.

## Enrollment Status

Applicants must enroll as full-time students at an eligible institution not later than the fall semester or its equivalent in the academic year immediately following the year in which the students graduate from high school.

If a student is not enrolled full time on an institution's state financial aid census date, the student must be enrolled full time on the last day of the academic term. Students who are enrolled full time on an institution's state financial aid census date but later drop below full-time enrollment remain eligible to use the Mitch Daniels Early Graduation Scholarship in that academic term.

Repeated coursework that was previously failed or withdrawn from may count toward the enrollment requirement. Only the first repeated attempt of previously passed coursework may count toward the enrollment requirement.

## Degree-Seeking

Students must be enrolled or accepted for enrollment at an eligible Indiana institution with the purpose of obtaining an associate degree, first bachelor's degree, or a certificate at Ivy Tech Community College or Vincennes University.

## High School Diploma

Applicants must have received a Core 40 high school diploma or greater by the end of grade 11 (including any summer school courses completed before July 1 of a year) after December 31, 2010, from the publicly supported school that the individual last attended for course credits.

## Student in Good Standing

Applicants must become students in good standing as determined by the eligible Indiana institution.

## High School – Full-Time Attendance & Legal Settlement

Applicants must have attended a publicly supported school on a full-time equivalency basis for at least the last two semesters prior to graduating from high school. Applicants must have had legal settlement (See IC 20-18-2-11 )in Indiana for at least the last two semesters prior to graduating from high school.

## High School – Number of Years

Applicants must not have been enrolled in a publicly supported school for any part of the fourth year.

## Renewal Requirements

The Mitch Daniels Early Graduation Scholarship is a one-time award and cannot be renewed.

## Additional Information

### Order of Aid Application

Refer to the Order of Aid Application section for information about how this award should be applied in relation to other awards that are offered.

## Information for Institutions

### Claiming and Refunding Awards

The Claims and Refunds Policy must be followed for every student using state financial aid funds. This policy will refer you to the ScholarTrack Manual for instructions on how to claim and refund the award in ScholarTrack.

# NATIONAL GUARD TUITION SUPPLEMENT GRANT

## Overview

### IC 21-13-4

Through a partnership with the Indiana National Guard, the Commission guarantees 100% of tuition and regularly assessed fees for eligible members of the Indiana Air and Army National Guard. Students can attend either full time or part time and receive the National Guard Tuition Supplemental Grant (NGSG).

## Award Amount

The amount of a National Guard Tuition Supplemental Grant covers 100% of tuition and regularly assessed fees during fall and spring semesters only.

## Eligible Charges

The National Guard Tuition Supplemental Grant may be used toward tuition and regularly assessed fees.

## Internship/Co-op Program Hours

The tuition and fees associated with internships or “co-op” programs are not covered by the tuition and fee exemption programs unless the student received credit hours for the internship or “co-op” program.

## Out-of-State or Overseas Study

Out-of-state or overseas study will only be covered when the student is enrolled for credit at the eligible institution, and the bills are charged from and paid to the eligible institution with the covered costs not to exceed charges made to comparable students taking on-campus courses.

## Eligibility Requirements

Students must meet certain eligibility requirements in order to qualify for the National Guard Tuition Supplemental Grant, outlined below.

### Membership

Students must be members of the Indiana Air or Army National Guard in active drilling status.

### Absent Without Official Leave

Students must not have been AWOL at any time during the twelve (12) months prior to their enrollment in college for any academic term.

### Application

Students must submit an application in ScholarTrack annually. This will be routed to the Indiana National Guard education office for review.

### FAFSA

To be considered for the National Guard Supplemental Grant, students must file a FAFSA. The Commission will notify applicants and institutions of any edits that prevent a student from being offered or using the National Guard Supplemental Grant.

### High School Diploma/GED

Students must have graduated from high school, completed home school, or have earned a high school equivalency (HSE) diploma prior to receiving an award. Students who received a general education diploma (GED) before its repeal or their high school equivalency certificate before July 1, 1995 are also eligible.

## Degree-Seeking

Students must be enrolled or accepted for enrollment at an eligible Indiana institution with the purpose of obtaining an associate degree, first bachelor's degree, or a certificate at Ivy Tech Community College or Vincennes University.

The National Guard Tuition Supplemental Grant can be used by prior state financial aid recipients who have not received a first bachelor's degree and are enrolled in a graduate or professional degree program.

## Satisfactory Academic Progress

Students must maintain Satisfactory Academic Progress (SAP) as determined by the postsecondary educational institution.

## Renewal

To maintain eligibility for the National Guard Tuition Supplemental Grant, students must continue to meet all [Eligibility Requirements](#) above.

## Other Information

### Period of Award

There is a limit in the number of terms/credit hours for which this award can be used. There may also be a maximum amount of time that can lapse after the student first used the award until the award is no longer available. Please refer to the [Period of Award section](#) of the manual for further explanation.

### Order of Aid Application

Refer to the [Order of Aid Application section](#) of the manual for information about how this award should be applied in relation to other awards that are offered.

## Information for Institutions

### Claiming and Refunding Awards

The [Claims and Refunds Policy](#) must be followed for every student using state financial aid funds. This policy will refer you to the [ScholarTrack Manual](#) for instructions on how to claim and refund the award in [ScholarTrack](#).

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### Public institutions

Public Institutions as listed at the following link: <http://www.in.gov/cbe/4502.htm>

# NATIONAL GUARD SCHOLARSHIP EXTENSION PROGRAM



# Overview

IC 21-13-5

The **National Guard Scholarship Extension Program** (NGES) is a limited scholarship that is available to former Guard members who left the Guard under honorable discharge conditions, used the NGSG in the past, and who served on active duty overseas since September 10, 2001. Students can attend either full time or part time.

## Award Amount

The National Guard Extension Scholarship covers 100% of tuition and regularly assessed fees during fall and spring semesters only.

## Eligible Charges

The National Guard Extension Scholarship may be used for tuition and regularly assessed fees.

## Internship/Co-op Program Hours

The tuition and fees associated with internships or “co-op” programs are not covered by the tuition and fee exemption programs unless the student received credit hours for the internship or “co-op” program.

## Out-of-State or Overseas Study

Out-of-state or overseas study will only be covered when the student is enrolled for credit at the eligible institution, and the bills are charged from and paid to the eligible institution with the covered costs not to exceed charges made to comparable students taking on-campus courses.

## Eligibility Requirements

Students must meet certain eligibility requirements in order to qualify for the National Guard Extension Scholarship outlined below.

### Honorable Discharge

Students must have been in good standing upon leaving the Indiana National Guard. An honorable discharge is required in order for the student to be eligible for the NGES.

### Prior National Guard Supplemental Grant

Students must have applied for and used a **National Guard Tuition Supplemental Grant** (NGSG) prior to termination from the Guard.

### Application

Students must submit a one-time application in **ScholarTrack**. This will be routed to the Indiana National Guard education office for review.

### FAFSA

The Commission will notify applicants and institutions of any edits that prevent a student from being offered or using the National Guard Extension Scholarship.

### High School Diploma/GED

Students must have graduated from high school, completed home school, or have earned a high school equivalency (HSE) diploma prior to receiving an award. Students who received a general education diploma (GED) before its repeal or their high school equivalency certificate before July 1, 1995 are also eligible.

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## Public institutions

Public Institutions as listed at the following link: <http://www.in.gov/cbe/4502.htm>

## Degree-Seeking

Students must be enrolled or accepted for enrollment at an eligible Indiana institution with the purpose of obtaining an associate degree, first bachelor's degree, or a certificate at Ivy Tech Community College or Vincennes University.

The National Guard Tuition Supplemental Grant can be used by prior state financial aid recipients who have not received a first bachelor's degree and are enrolled in a graduate or professional degree program.

## Satisfactory Academic Progress

Students must maintain Satisfactory Academic Progress (SAP) as determined by the postsecondary educational institution.

## Renewal

To maintain eligibility for the National Guard Extension Scholarship, students must continue to meet all [Eligibility Requirements](#) above.

## Other Information

### Period of Award

There is a limit in the number of terms/credit hours for which this award can be used. There may also be a maximum amount of time that can lapse after the student first used the award until the award is no longer available. Please refer to the [Period of Award section](#) of the manual for further explanation.

### Order of Aid Application

Refer to the [Order of Aid Application section](#) of the manual for information about how this award should be applied in relation to other awards that are offered.

## Information for Institutions

### Claiming and Refunding Awards

The [Claims and Refunds Policy](#) must be followed for every student using state financial aid funds. This policy will refer you to the [ScholarTrack Manual](#) for instructions on how to claim and refund the award in [ScholarTrack](#).

# NEXT GENERATION HOOSIER EDUCATORS SCHOLARSHIP

## Overview

IC 21-12-6

The Next Generation Hoosier Educators Scholarship (Next Gen) provides up to 200 high-achieving high school and college students interested in pursuing a career in education the opportunity to earn a renewable scholarship.

## Award Amount

Next Gen provides up to \$7,500 over the award year. Institutions may claim up to half the award amount in the fall semester. Funds not used during an award year may not be used in future years.

## Eligible Charges

Funds from Next Gen may be applied toward but not exceed cost of attendance.

## Eligibility Requirements

Students must meet certain eligibility requirements in order to qualify for Next Gen, outlined below.

### Application

Students must complete an application in **ScholarTrack**. Applicants will need to provide their ACT or SAT Score(s), High School Class Rank, Grade Point Average, information about their high school extracurricular activities, high school employment, a writing prompt and a completed nomination form.

### Nomination

Students must provide a signed **nomination form** completed by a school official whom they would like to serve as their nominator. Nominators agree to assist recipients by providing support and career-building guidance. In addition, a school official or guidance counselor must sign the form verifying the student meets the academic requirements of the scholarship. Students that submit an incomplete or unverified nomination form will not be considered for the scholarship.

### Interviews

Scholarship finalists will be invited to participate in the Next Generation Hoosier Educators Scholarship Interview Days. Interviews will be held at locations across the state over three weekends. Finalists must participate in their assigned interview to be considered for the scholarship. Finalist may only reschedule their interview day for reasons beyond their control.

### Selection and Waitlist

Scholarship recipients will be selected based on their application and interview scores. The top 200 scoring students will be offered the scholarship. Finalist outside of the top 200 will either be waitlisted or denied. Waitlisted finalists may be offered the scholarship through December 31 of award year.

### FAFSA

Although Next Gen does not have a need component, recipients must file a FAFSA. The Commission will notify applicants and institutions of any edits that prevent a student from being offered or using the scholarship. Additionally, if a student's FAFSA is selected for verification, the student must complete the verification process to retain eligibility.

### Enrollment Status

Students must enroll full time in an **approved Indiana institution** with an **eligible teacher preparation program**.

### Promissory Note

Students must complete a Next Generation Hoosier Educators Scholarship Promissory Note prior to receiving the scholarship. Students must be 18 years or older to sign the promissory note.

## Service

Students must agree in writing to teach under [IC 20-28-5](#) and must teach for at least five consecutive years at an eligible Indiana school (as defined in [IC 20-51-1-4.7](#)) or repay the corresponding, prorated amount of the scholarship after receiving a teaching license.

## Initial Use

Students must use the scholarship by December 31 of the year selected or forfeit eligibility for that award year. Students that forfeit the scholarship must reapply and be selected to receive the scholarship in future years.

However, there is one exception to the December 31 deadline. Students whose total gift aid exceeds the cost of attendance at their institution may defer the scholarship as long as their aid continues to exceed their cost of attendance. These students must meet all renewal requirements to utilize the scholarship in future years and their eligibility is reduced by one year for each year deferred.

## High School Requirements

Students must have graduated from high school, completed home school, or have earned a high school equivalency (HSE) diploma and either graduated in the highest 20% of students in the applicant's graduating class or received a score in the top twentieth percentile on the SAT or ACT examination prior to receiving an award. Students who received a general education diploma (GED) before its repeal or their high school equivalency certificate before July 1, 1995 are also eligible.

Students must have participated in school activities and community service activities during high school.

## Renewal Requirements

To maintain eligibility for the Next Generation Hoosier Educators Scholarship, recipients must meet the following requirements.

### Eligibility Requirements

Recipients must continue to meet the following [Eligibility Requirements](#).

- FAFSA
- Enrollment Status

### Cumulative GPA

Students must maintain a cumulative minimum grade point average of at least 3.0 on a 4.0 scale.

### Credit Completion

To renew the Next Generation Hoosier Educators Scholarship, students must earn at least 30 credit hours or the equivalent during the previous award year. Like other forms of financial aid, students may use the credit bank to meet credit completion. Only the first repeated attempt of previously passed coursework may count toward the enrollment requirement. There are no minimum enrollment requirements for students in the final term of their academic degree programs.

### Credit Bank

When a student fails to earn 30 credit hours or the equivalent in the last award year a student used state financial aid with a credit completion requirement, the Commission will apply all of the following types of credit toward a student's credit completion requirement:

- Credits earned from dual credit, advanced placement, and international baccalaureate courses.
- College credits earned during high school.
- Credits earned in excess of 30 credit hours or the equivalent during a previous award year in which a student used state financial aid with a credit completion requirement.

The Commission will track these credits through the Credit Bank. For detailed information on the credit completion requirement, please see the [Credit Completion](#) section.

## Using the Award During Summer Term

The Commission provides students and institutions additional flexibility to use the Next Generation Hoosier Educators Scholarship during the summer term. In certain situations, institutions with a three-term academic year may claim Next Gen during the summer term regardless of the number of credit hours enrolled.

Students with gift aid exceeding their cost of attendance during prior terms may use Next Gen during the summer regardless of the student's enrollment status.

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## Using the 21st Century Scholarship, Frank O'Bannon Grant or Next Gen During Summer

See the chart on [page 11](#) or [here](#).

Located on the CHE website is a [chart](#) outlining under which circumstances a student may use the Next Generation Hoosier Educators Scholarship during the summer while enrolled less than full time. Institutions with more than three terms with a term equivalent to a traditional summer term may contact [CollegeFA@che.in.gov](mailto:CollegeFA@che.in.gov) to have that term designated as their summer term. Institutions with only two terms are not eligible to claim one as summer.

However, if summer is *not* the final term of a student's award year:

1. the institution must notify the student that using state aid in the summer will reduce the amount of state aid available in the fall, and
2. the institution must receive consent from the student prior to applying state aid in the summer.

Students may still use Next Gen during the summer if both degree-seeking and enrolled *full time*.

## Additional Information

### Period of Award

There is a limit in the number of terms/credit hours for which this award can be used. There may also be a maximum amount of time that can lapse after the student first used the award until the award is no longer available. Please refer to the [Period of Award section](#) of this manual for further explanation.

### Order of Aid Application

Refer to the [Order of Aid Application section](#) of the manual for information about how this award should be applied in relation to other awards that are offered.

## Information for Institutions

### Claiming and Refunding Awards

The [Claims and Refunds Policy](#) must be followed for every student using state financial aid funds. This policy will refer you to the [ScholarTrack Manual](#) for instructions on how to claim and refund the award in [ScholarTrack](#).

### Credit Completion and Credit Bank Reporting

All institutions must report Credit Completion and Credit Bank data for students that use state financial aid at their institution. Institutions must also report this data for students who have used state financial aid at other institutions as requested by the Commission.

# CVO

## Overview

The State of Indiana provides various tuition and fee exemption programs for:

- [Child of Disabled Veteran \(IC 21-14-4-1\)](#)
- [Child of Purple Heart Recipient \(IC 21-14-4-1\)](#)
- [Former Student at Soldiers' and Sailors' Children's Home \(IC 21-14-4-1\)](#)
- [Child of POW/MIA from Vietnam War \(IC 10-17-7\)](#)
- [Indiana Purple Heart Recipient \(IC 21-14-10\)](#)
- [Child or Spouse of Deceased Indiana National Guard Member \(IC 21-14-7-1\)](#)
- [Child or Spouse of Deceased Public Safety Officer \(IC 21-14-6 & IC 10-12-2-6\)](#)
- [Child or Spouse of Permanently Disabled Public Safety Officer \(IC 21-14-6 & IC 10-12-2-11\)](#)
- Child or Spouse of a 1977 Fund Member Who Sustains Catastrophic Injury (IC 21-14-6.5)

### Public institutions

Public Institutions as listed at the following link: <http://www.in.gov/che/4502.htm>

Individuals eligible for any tuition and fee exemption program are not required to pay tuition and regularly assessed fees at public Indiana institutions. Below are the general requirements for all tuition and fee exemption programs. Please click on the specific section above for program-specific requirements.

## Award Amount

The tuition and fee exemption programs generally cover 100% of tuition and regularly assessed fees. Outlined below is an explanation of tuition and fees that are not covered.

### Eligibility for Certain Students

For Child of Disabled Veteran ([IC 21-14-4-1-1\(3\)](#)), there may be some restrictions on the amount of tuition and regularly assessed fees that are covered by the program ([IC 21-14-4-2.5](#)).

Applicants with a parent enlisted after 6/30/2011 are entitled to a reduction in the educational costs that would otherwise apply as follows:

- If the individual's father or mother suffered a disability as determined by the United States Department of Veterans Affairs with a rating of 80% or more, the individual is entitled to a 100% reduction in tuition and regularly assessed fees.
- If the individual's father or mother suffered a disability as determined by the USDVA with a rating of less than 80%, the individual is entitled to a reduction in tuition and regularly assessed fees equal to the sum of:
  - 20%; plus
  - The disability rating of the individual's father or mother.

### Hours Toward Credit

Hours must be taken for credit. Hours given credit retroactively after course completion are not covered.

The tuition and fee exemption programs cover repeated coursework that was previously failed or withdrawn from. The tuition and fee exemption programs only cover the first repeated attempt of previously passed coursework.

### Internship/Co-op Program Hours

The tuition and fees associated with internships or "co-op" programs are not covered by the tuition and fee exemption programs unless the student received credit hours for the internship or "co-op" program.



## Out-of-State or Overseas Study

Out-of-state or overseas study will only be covered when the student is enrolled for credit at the eligible institution, and the bills are charged from and paid to the eligible institution with the covered costs not to exceed charges made to comparable students taking on-campus courses.

## Eligibility Requirements

Students must meet certain eligibility requirements in order to qualify for any of the tuition and fee exemption programs, outlined below.

## General Eligibility Requirements

### FAFSA

Students must file a FAFSA at least 30 days prior to the end of the academic term. The Commission will notify applicants and institutions of any edits that prevent a student from being offered or using the tuition and fee exemption programs.

### Application

Students must submit a one-time application in [ScholarTrack](#). Applications are routed for review to the following:

- Child or Spouse of Indiana National Guard → Indiana National Guard
- Child or Spouse of Public Safety Officers → Indiana Commission for Higher Education
- Child of Disabled Veteran or Child of Purple Heart Recipient → Indiana Department of Veterans' Affairs
- Former Student of Indiana Soldiers' and Sailors' Children's Home → Indiana Department of Veterans' Affairs
- Indiana Purple Heart Recipient → Indiana Department of Veterans' Affairs

### Residency

An applicant must be eligible to pay the resident tuition rate at the state educational institution the person will attend.

## Eligibility Requirements Specific to Each Award

### Child of Disabled Veteran

Applicants:

- Whose mother or father:
  - Served in the armed forces of the United States during a war or performed duty equally hazardous that was recognized by the award of a service or campaign medal of the U.S.
  - Suffered a service-connected death or disability as determined by the U.S. Department of Veterans Affairs.
  - Received any discharge or separation from the armed forces other than a dishonorable discharge.
  - Either listed Indiana as home of record at the time of enlistment in the armed forces of the U.S. or resided in Indiana at least 5 years before the person first applies for benefits under this chapter.
- If adopted by the mother or father, were adopted before the applicant was 18 years of age.
- Who are not more than 32 years of age when the applicant first applies and becomes eligible for benefits.

### Satisfactory Academic Progress

For Child of Disabled Veteran, those applicants whose father or mother enlisted or otherwise initially served in the armed forces of the U.S. after June 30, 2011, and who initially enroll in an eligible institution for a semester beginning after June 30, 2012, must maintain at least a cumulative GPA that the eligible institution determines as Satisfactory Academic Progress. After the first semester, applicants are considered to be on probation and must meet SAP by the next semester to continue to receive benefits.

Students who do not fall into the category above are not required to adhere to SAP requirements.

## Child of Purple Heart Recipient

Applicants:

- Whose mother or father:
  - Served in the armed forces of the United States.
  - Received the Purple Heart decoration or was wounded as a result of enemy action.
  - Received a discharge or separation from the armed forces other than a dishonorable discharge.
  - Either designated Indiana as home of record at the time of enlistment in the armed forces of the US or resided in Indiana at least five years before the person first applies for benefits.
- If adopted by the mother or father, were adopted before the applicant was 18 years of age.
- Who are not more than 32 years of age when the applicant first applies and become eligible for benefits.

### Satisfactory Academic Progress

For Child of Purple Heart Recipient, those applicants whose father or mother enlisted or otherwise initially served in the armed forces of the U.S. after June 30, 2011, and who initially enroll in an eligible institution for a semester beginning after June 30, 2012, must maintain at least a cumulative GPA that the eligible institution determines as Satisfactory Academic Progress. After the first semester, applicants are considered to be on probation and must meet SAP by the next semester to continue to receive benefits.

Students who do not fall into the category above are not required to adhere to SAP requirements.

## Former Student of Indiana Soldiers' and Sailors' Children's Home

Applicants must be former students of the Indiana Soldiers' and Sailors' Children's Home who were admitted to the school because the person was related to a member of the U.S. armed forces.

## Child of Former POW/MIA from Vietnam War

Applicants:

- Whose mother or father
  - Was a resident of Indiana at the time the person entered service of the United States armed forces.
  - While serving in the U.S. armed forces, was declared a prisoner of war or a person missing in action as established by the U.S. Secretary of Defense after January 1, 1960.
- Who were born before or during the period during which the child's mother or father was a prisoner of war or person missing in action, or legally adopted or in the legal custody of the child's mother or father before and during the period which the mother or father was a prisoner of war or person missing in action.

## Indiana Purple Heart Recipient Residency

Applicants must have entered active duty service from a permanent home address in Indiana.

### Purple Heart with Honorable Discharge

Applicants must receive an honorable discharge and the Purple Heart decoration for service.

## Children and Spouse of Indiana National Guard

Applicant's father, mother, or spouse must have been a member of the Indiana National Guard and suffered a service-connected death while serving on state active duty.

## Children and Spouse of Deceased or Disabled Public Safety Officers Age (Children of PSO)

Applicants must have been less than 24 years of age on the date of the public safety officer's death, or less than 23 years of age on the date of the public safety officer's permanent and total disability.

## Enrollment Status

Child of PSO must be full-time students pursuing a prescribed course of study.

Spouse of PSO must be pursuing a prescribed course of study at the institution working toward an undergraduate degree.

## Child or Spouse of a 1977 Fund Member Who Sustains Catastrophic Injury

### Applicant's Parent/Spouse Requirement

The applicant's parent or spouse must have sustained a catastrophic physical injury in the line of duty and qualified for benefits under IC 36-8-8-13.3(f) or IC 36-8-8-13.5(m).

### Applicant's Requirements

Child of member must be less than 23 years of age and pursuing a prescribed course of study.

Spouse of member must be pursuing a prescribed course of study.

## Catastrophic Physical Personal Injury

a physical personal injury that results in a degree of impairment of a fund member of at least 67% as determined by the 1977 Fund. The injury must have been sustained after 2008 and prevent the fund member from performing any gainful work.

## Renewal Requirements

### Eligibility Requirements

Recipients must continue to meet all of the [Eligibility Requirements](#) above.

## Additional Information

### Period of Award

There is a limit in the number of terms/credit hours for which this award can be used. There may also be a maximum amount of time that can lapse after the student first used the award until the award is no longer available. Please refer to the [Period of Award section](#) of the manual for further explanation.

### Order of Aid Application

Refer to the [Order of Aid Application section](#) of the manual for information about how this award should be applied in relation to other awards that are offered.

## Information for Institutions

### Claiming and Refunding Awards

The [Claims and Refunds Policy](#) must be followed for every student using this award. This Policy will refer you to the [ScholarTrack Manual](#) for instructions on how to claim and refund the award in [ScholarTrack](#).

# EARLINE S. ROGERS STUDENT TEACHING STIPEND FOR MINORITY STUDENTS

# Overview

IC 21-13-8

The Earline S. Rogers Student Teaching Stipend for Minority Students (STSM) is a one-time award for minority students committed to teach or be an administrator in Indiana for at least three years.

## Award Amount

The maximum amount of STSM is \$4,000. The amount of the scholarship may vary year-to-year based on the amount of the appropriation and the number of applicants. In determining the stipend amount, priority will be given to applicants entering student teaching over applicants entering an administrative internship. Stipends will be awarded directly students.

## Eligibility Requirements

Applicants must meet certain eligibility requirements in order to qualify for the STSM, outlined below.

### FAFSA

To be considered for this award, students must file a FAFSA by either the fall or spring Student Teaching Stipend for Minority Students application deadline. The Commission will notify applicants of any edits that prevent a student from being offered the STSM.

### Application

Students must complete the STSM application in ScholarTrack by the deadline published on the Commission's website.

### Definition of Minority

For the purposes of this scholarship, IC 21-13-1-6 defines minority as "black" or "Hispanic."

### Residency

Applicants must meet the Commission's residency requirement, which is determined by whether the students are considered dependent or independent on the FAFSA.

*Dependent Student Residency.* Dependent students and their parents listed on the FAFSA must be domiciled in Indiana on December 31 of the calendar year immediately preceding the award year to receive the award, and students must remain living in the state thereafter. The parents listed on the FAFSA do not need to remain living in Indiana.

*Independent Student Residency.* Independent students must be domiciled in Indiana on December 31 of the calendar year immediately preceding the award year to receiving the award, and must remain living in the state thereafter.

### Degree-Seeking and Course of Study

Students must be enrolled or accepted for enrollment at a public institution in the State of Indiana with the purpose of obtaining an associate degree or first bachelor's degree, or a graduate degree if the student is participating in a school administration internship.

Applicants must be enrolled in a course of study which requires either student teaching as part of the students' degree requirements or a school administration internship as part of a graduate degree program.

### Cumulative GPA

Applicants must have met the minimum cumulative grade point average (GPA) required for admission into their institution's school of education. If the institution does not have a minimum GPA, students must maintain at least a 2.0 on a 4.0 scale. The GPA requirement cannot be waived via a SAP appeal.

### Service

Applicants must agree in writing to teach or work as administrator in Indiana for three years after receiving a teaching or administrator license. This will be completed at the time of application

## Renewal Requirements

The Student Teaching Stipend for Minority Students is a one-time award and cannot be renewed.

# STUDENT TEACHING STIPEND FOR HIGH-NEED FIELDS

## Overview

### IC 21-13-7

The **Student Teaching Stipend for High-Need Fields** is a one-time award for students committed to teaching in special education or another high-need fields in Indiana.

## Award Amount

The maximum amount of a Student Teaching Stipend for High-Need Fields is \$4,000. The amount of the scholarship may vary year-to-year based on the amount of the appropriation and the number of applicants. Stipends will be awarded directly students.

## Eligibility Requirements

Students must meet certain eligibility requirements in order to qualify for the Student Teaching Stipend for High-Need Fields, outlined below.

### FAFSA

To be considered for this award, students must file a FAFSA by either the fall or spring Student Teaching Stipend for High-Need Fields application deadline. The Commission will notify applicants of any edits that prevent a student from being offered the Student Teaching Stipend for Minority Students.

### Application

Students must complete the Student Teaching Stipend for High-Need Fields application in **ScholarTrack** by the deadline published on the Commission's [website](#).

### Residency

Applicants must meet the Commission's residency requirement, which is determined by whether the students are considered dependent or independent on the FAFSA.

*Dependent Student Residency.* Dependent students and their parents listed on the FAFSA must be domiciled in Indiana on December 31 of the calendar year immediately preceding the award year to receive the award, and students must remain living in the state thereafter. The parents listed on the FAFSA do not need to remain living in Indiana.

*Independent Student Residency.* Independent students must be domiciled in Indiana on December 31 of the calendar year immediately preceding the award year to receiving the award, and must remain living in the state thereafter.

### Degree-Seeking and Course of Study

Students must be enrolled or accepted for enrollment at a public institution in the State of Indiana with the purpose of obtaining an associate degree or first bachelor's degree.

Applicants must be enrolled in a course of study which would allow the student to teach in special education or another high-need field at an accredited school in Indiana.

### High-Need Field

High-Need Field: Middle school or high school level Math, Science or Special Education.

## Cumulative GPA

Applicants must have met the minimum cumulative grade point average (GPA) required for admission into their institution's school of education. If the institution does not have a minimum GPA, students must maintain at least a 2.0 on a 4.0 scale. The GPA requirement cannot be waived via a SAP appeal.

## Service

Applicants must agree in writing to teach in Indiana for three years after receiving a teaching license. This will be completed at the time of application.

## Renewal Requirements

The Student Teaching Stipend for High-Need Fields is a one-time award and cannot be renewed.



# EARN INDIANA

## Overview

### IC 21-16-2

**EARN Indiana** is a work-study program that gives students access to resume-building, experiential, paid internships, by providing employers with state matching funds in exchange for hiring EARN students.

## Amount

Employers receive state-matching funds, up to 50% of the student's hourly rate, for hiring EARN eligible students.

## Student Program Requirements

The Commission will verify that students meet the eligibility requirements prior to accepting students into the program.

### FAFSA

To be considered for EARN Indiana, students must file a FAFSA. The Commission will notify applicants of any edits that prevent a student from being eligible to participate in EARN Indiana.

### Application

Students interested in participating in the EARN Indiana program should create an account on **Indiana INTERNnet** and check the "EARN Indiana" box. The Commission will verify eligibility and once approved for the EARN program, students can begin applying for EARN positions.

### Residency

Applicants must meet the Commission's residency requirement, which is determined by whether the students are considered dependent or independent on the FAFSA.

*Dependent Student Residency.* Dependent students and their parents listed on the FAFSA must be domiciled in Indiana on December 31 of the calendar year immediately preceding the award year to receive the award, and students must remain living in the state thereafter. The parents listed on the FAFSA do not need to remain living in Indiana.

*Independent Student Residency.* Independent students must be domiciled in Indiana on December 31 of the calendar year immediately preceding the award year to receiving the award, and must remain living in the state thereafter.

### Enrollment Amounts

Be enrolled full time at an eligible Indiana college or university as a dependent or independent student with an Expected Family Contribution (EFC) of no more than \$24,808; Be enrolled part-time at an eligible Indiana college or university as an independent student with an Expected Family Contribution of no more than \$1,500.

### Enrollment/EFC Threshold

*Full-time students.* The applicant must be enrolled as a full-time student at an eligible institution as a dependent or independent student with an Expected Family Contribution (EFC) that does not exceed the **maximum EFC** as prescribed for the year the student is applying.

*Part-time students.* The applicant must be enrolled part-time at an eligible institution as an independent student with an Expected Family Contribution that does not exceed the **maximum EFC** as prescribed for the year the student is applying.

## No Bachelor's Degree

The student must not have a bachelor's degree prior to the term in which the student plans to work.

## Student Renewal Requirements

To remain eligible for the EARN Indiana program, students must continue to meet all [Eligibility Requirements](#) above.

## Employer Requirements

### Application

Employers interested in participating in the EARN Indiana program should create an account on [Indiana INTERNnet](#). The Commission will verify eligibility and once approved for the EARN program, employers can begin posting positions.

### Qualified Employers

- An eligible Indiana institution
- A unit of state or local government
- A private, not-for-profit organization
- A for-profit company (with preference given to small businesses)

### Minimum Standards

- Internship must be paid
- Internship must last at least 8 weeks
- Intern must work 12-20 hours a week during the academic year (12-40 hours during summer)
- Work performed by an intern cannot result in the displacement of employed workers or impair existing contracts for services
- Intern activities cannot be political or sectarian
- No more than 25% of intern's work can be administrative (clerical)
- No more than 50% of employer's workforce can be interns
- Federal work study funds cannot be received for the same internship
- Internship must meet the Commission's definition of [Experiential Learning](#)

## Additional Information

### Period of Award

There is a limit in the number of terms/credit hours for which this award can be used. There may also be a maximum amount of time that can lapse after the student first used the award until the award is no longer available. Please refer to the [Period of Award section](#) of this manual for further explanation.

### Links

- [MEMO: EARN Indiana and the Affordable Care Act](#)
- [MEMO: EARN Indiana and Financial Aid Impact](#)
- [Employer Frequently Asked Questions](#)
- [Employer Flyer](#)
- [Student Flyer](#)

# APPENDIX

# PERIOD OF AWARD (IC 21-12-13)

The Period of Award for state financial aid programs is comprised of aid eligibility and the eight year rule. Eligibility is the total number of renewals and extensions a student may receive for each program. Eligibility is limited to a specific number of credit hours or the number of academic years an award may be received. Eligibility falls within four categories.

## 124 Credit Hours (IC 21-12-13-1)

The first category covers the various tuition and fee exemption programs administered by the Commission. Students are limited to using these programs for one hundred twenty-four (124) undergraduate credit hours or the equivalent as determined by the Commission. Students utilizing these programs are not limited by a set number of academic years. The tuition and fee exemption programs are listed below.

- Child or Spouse of Deceased Indiana National Guard Member (IC 21-14-7-1)
- Child or Spouse of Deceased Public Safety Officer (IC 21-14-6)
- Child or Spouse of Permanently Disabled Public Safety Officer (IC 21-14-6)
- Child or Spouse of State Trooper Permanently Disabled in the Line of Duty (IC 10-12-2-11)
- Child of Disabled Veteran (IC 21-14-4-1)
- Child of Purple Heart Recipient (IC 21-14-4-1)
- Child of POW/MIA from Vietnam War (IC 10-17-7)
- Former Student at Indiana Soldiers' and Sailors' Children's Home (IC 21-14-4-1)
- Indiana Purple Heart Recipient (IC 21-14-10)
- Child or Spouse of a 1977 Fund Member Who Sustains Catastrophic Injury (IC 21-14-6.5)

## Four Academic Years (IC 21-12-13-2)

The second category covers various grants and scholarships administered by the Commission. Students are limited to using these programs for four (4) undergraduate academic years or their equivalent as determined by the Commission. The programs are listed below.

- Higher Education Award (IC 21-12-3)
- Freedom of Choice Grant (IC 21-12-4)
- Evan Bayh 21st Century Scholarship (IC 21-12-6)
- William A. Crawford Minority Teacher Scholarship (IC 21-13-2)
- National Guard Tuition Supplement Program IC (21-13-4)
- National Guard Scholarship Extension Program (IC 21-13-5)
- Next Generation Hoosier Educators Scholarship (IC 21-12-16)

## Eight Academic Years (IC 21-12-8-5)

The third category consists of only one program. Students are limited to using this grant for eight undergraduate academic years as determined by the Commission.

- Adult Student Grant (IC 21-12-8)

## One-Time Only Programs

The final category covers various stipends and scholarships which students may only receive once. The programs are listed below.

- Mitch Daniels Early Graduation Scholarship (IC 21-12-10)
- Student Teaching Stipend for High-Need Fields (IC 21-13-7)
- Earline S. Rogers Student Teaching Stipend for Minorities (IC 21-13-8)

## Eight Year Rule

In 2011, the Indiana General Assembly enacted the eight year rule which stated that all state financial aid eligibility must be used within eight years after a student first uses aid. At the time, the State Student Aid Commission of Indiana (SSACI) grandfathered students in by stating that the eight year rule only applied to students first using aid after June 30, 2011. In an effort to ensure all students are subject to the same eligibility standards and comply with state law, any student grandfathered under the SSACI policy must use their eligibility within eight (8) years of first receiving the grant after June 30, 2017. Below are some scenarios to help explain how this rule applies.

### Scenario 1

- Student first receives the Frank O'Bannon Grant August 1, 2011
- The student must use the remaining three (3) years of eligibility within eight (8) years of August 1, 2011

### Scenario 2

- Student first receives the Frank O'Bannon Grant August 1, 2007
- Student receives the Frank O'Bannon Grant for the second time on August 1, 2017
- The student must use the remaining two (2) years of eligibility within eight (8) years from August 1, 2017.

### Scenario 3

- Student first receives the Frank O'Bannon Grant August 1, 2007
- Student receives the Frank O'Bannon Grant for the second time on August 1, 2013
- Student receives the Frank O'Bannon Grant for the third time on August 1, 2017
- The student must use their remaining year of eligibility within eight (8) years from August 1, 2017.

## Exception to the Eight Year Rule

In 2017, the General Assembly exempted the Adult Student Grant from the eight year rule. The only limitation on the use of this award is a student's eligibility.

# STATE FINANCIAL AID APPEALS

If a student disagrees with the determination of financial aid eligibility, the applicant may ask the Commission to review the decision by submitting an appeal and all relevant supporting documentation using the Commission's [online appeals form](#). **Appeals lacking supporting documentation will not be reviewed until supporting documentation is submitted.**

## First Appeal

Once an appeal is received, a member of the Commission's Student Support Center will review the appeal. The appeal can be approved or denied, or additional information may be requested. If additional information is requested, the applicant will have 21 days to submit the documentation. An applicant can ask for additional time to submit requested information but must do so within the 21-day timeframe. Failure to submit all documentation or request an extension will result in a denial.

Within three (3) weeks of receiving all relevant documentation, the Commission will inform the applicant of the decision via email.

## Second Appeal

If the first appeal is denied, the applicant may file a second appeal using the same process. The second appeal should include any new information and must be submitted within 30 days of the date on the decision letter. Second appeals will be reviewed by the Executive Appeals Committee (EAC). The EAC will meet on a monthly basis to review second appeals. The EAC may approve or deny, or request information in the same manner as the first appeal.

## Third Appeal

If the second appeal is denied, applicants may petition for review of this decision under [IC 4-21.5-3-7](#) (third appeal). The third appeal must identify the reasons for review and demonstrate how the applicant has been aggrieved or adversely affected by the Commission's decision. The third appeal must be filed no later than 15 days from the issuance of the second appeal decision in accordance with [IC 4-21.5-3-2](#). If the third appeal is timely filed and review is granted, the Commission will issue a notification of an administrative hearing. The applicant and/or a representative may be present at that hearing. Applicants may be represented by an attorney at their own expense. The applicant will have the burden of proving the Commission's decision is incorrect.

## Types of Financial Aid Appeals

The Commission receives various types of appeals. Below are the most common types of appeals the Commission receives. The majority of these appeals arise from a student failing to meet a certain requirement. If a student is appealing due to not meeting a requirement, the student must specify an extenuating circumstance which prevented the student from meeting the requirement. The Commission will not approve appeals that are filed due to a student forgetting or not knowing about a requirement.

- [21st Century Scholars - Late Enrollment/ Missing Enrollment](#)
- [21st Century Scholars - Foster Care](#)
- [21st Century Scholars - Pledge Violation](#)
- [21st Century Scholars - High School Grade Point Average Requirement](#)
- [21st Century Scholars or Frank O'Bannon - Unmet credit completion requirements](#)
- [Missing the FAFSA Deadline \(April 15\)](#)
- [Residency](#)
- [Appeals the Commission Cannot Consider](#)

## **21st Century Scholars – Late/ Missing Enrollment**

- Death of an immediate family member (student's spouse, child, parent, guardian, grandparent or sibling) which prevents the student from enrolling.
- Serious illness of the student or an immediate family member (student's spouse, child, parent, guardian, grandparent or sibling) which prevents the student from enrolling.

An appeal based on the claim an enrollment application was submitted but not received is not a sufficient basis for lacking supporting documentation.

## **21st Century Scholars – Foster Care**

Per [IC 21-12-6-5](#) and [IC 21-12-6.5](#), only students who are active in the foster care system may apply after 8th grade. This does not include students who are in a legal guardianship. Further, only students who are active in the foster care system may apply without income.

## **21st Century Scholars – Pledge Violation**

To deny the scholarship due to a pledge violation, the program requires documentation of a conviction, suspension, expulsion or written admission by the Scholar. Due to this high threshold, appeals based on removal for pledge violations will not be approved unless the original documentation used to remove the students has been revoked.

## **21st Century Scholars – High School Grade Point Average Requirement**

Disability documented by a medical professional and a copy of an IEP or letter from a school counselor explaining how the disability prevented the student from reaching the required GPA.

## **21st Century Scholars and Frank O'Bannon – Unmet Credit Completion Requirements**

- Death of an immediate family member (student's spouse, child, parent, guardian, grandparent or sibling) which prevents the student from meeting the credit requirement.
- Serious illness of the student or an immediate family member (student's spouse, child, parent, guardian, grandparent or sibling) which prevents the student from meeting the credit requirement.
- Disability documented by a medical professional and a letter from a medical professional verifying how the disability prevented the student from meeting credit completion requirements.

## **Missing the FAFSA Deadline (April 15)**

- Death of an immediate family member (student's spouse, child, parent, guardian, grandparent or sibling) which prevents the student from meeting the deadline.
- Serious illness of the student or an immediate family member (student's spouse, child, parent, guardian, grandparent or sibling) which prevents the student from meeting the deadline.
- Active duty military service by the student which prevents the student from filing by the deadline.

## **Residency**

- Serious illness of the student or an immediate family member (student's spouse, child, parent, guardian, grandparent or sibling) requiring the student or parent to live out of state.
- Active duty military service.

## **Appeals the Commission Cannot Consider**

The Commission cannot hear appeals for decisions made by the student's college or the US Department of Education. Student should direct issues with decisions made by entities outside of the Commission to the appropriate party. Examples of appeal topics the Commission cannot hear are:

- Dependency Status
- Expected Family Contribution (EFC)
- Institution's Satisfactory Academic Progress Requirements (SAP)
- Institution's Title IV Verification Process



## Supporting Documentation

Documentation must be included to support your personal statement/appeal letter. Supporting documentation may include, but is not limited to, the following:

- Prior year Indiana income tax returns (used to establish Indiana residency)
- Hospital or doctor records; physician's statement
  - Used to verify illness or injury which incapacitated student or immediate family member
  - Must list date(s) of medical issue(s) and include explanation of how issue(s) impact student's ability to meet the credit completion requirements or the relevant FAFSA deadline
- Letters of confirmation from independent third-party or another qualified individual(s)
  - Could include, but is not limited to, an academic advisor, clergy, college faculty or administrator or social worker
- Military records such as a DD214 or DD2058
- A funeral program or obituary record showing the relationship between the student and the deceased
- Death certificates
- College transcripts

It is the responsibility of the student to obtain any supporting documentation required. The Commission shall not request documentation on a student's behalf.

[Click here to submit an appeal.](#)

# CLAIMS AND REFUNDS POLICY

*Each participating school must maintain accurate and updated records for every student receiving state financial aid funds. Claiming an award certifies that the student meets the requirements of the award, found on the specific award's section of the Financial Aid Manual. The financial aid administrator must continually verify that the student is meeting the necessary program eligibility requirements. Each institution must establish a procedure to inform the financial aid office (or other appropriate office) of all changes in a student's status that may affect his/her eligibility for state financial aid.*

## Claiming and Disbursing Awards

### Can an institution claim or disburse state financial aid:

- In order to claim and disburse an award in the student's **initial award year**, the student must meet the Eligibility Requirements of the specific award. Eligibility Requirements are discussed in each award's section of the Financial Aid Manual.
  - The Commission will create an award based on the information provided from the student's FAFSA as well as any information provided from institutions and secondary schools.
  - Institutions are responsible for ensuring accuracy in the information provided to the Commission.
- In order to claim and disburse an award **after the student's initial award year** (if applicable), the student must meet the Renewal Requirements of the specific award. Renewal Requirements are discussed in each award's section of the Financial Aid Manual.
  - The Commission will create an award based on the information provided from the student's FAFSA as well as any information provided from institutions (including credit completion data).
  - Institutions are responsible for ensuring accuracy in the information provided to the Commission.

### When to claim and disburse state financial aid:

- Claims may be made on or after the reconciliation start date but no later than the reconciliation deadline for a given academic term. Reconciliation start dates are typically set three weeks before the first day of the academic term. Reconciliation deadlines are typically set as the last day of the month following the month containing the last day of the academic term.
- Requests to claim awards past the reconciliation deadline may be granted on a case by case basis.
- You may claim and disburse state financial aid prior to your institution's state financial aid census date for a given academic term, but you will need to refund any portion of the award claimed if the student is later determined to be ineligible for the claimed amount.
- In order to claim an award offer, the award status in ScholarTrack must be "Ready to Claim."
- In order to disburse an award offer, the award status in ScholarTrack must be "Ready to Claim" or "Award Offered", the award offer must start before the academic term ends, and the award offer must expire after the academic term starts.
- Before making a claim, the amount of the claim must be disbursed or scheduled to be disbursed to the student.
- If eligibility for an award offer is determined in part by EFC or dependency status, then an institution can only claim or disburse the award offer if the student is not selected for verification or verification is completed.
  - Award offers determined in part by EFC or dependency status include: Frank O'Bannon Grant, 21st Century Scholarship, Adult Student Grant, William A. Crawford Minority Teacher Scholarship, and Workforce Ready Grant. Institutions cannot claim or disburse these award offers if verification is pending.

- Award offers not determined in part by EFC or dependency status include: the Tuition and Fee Exemption programs, National Guard Supplemental Grant, National Guard Extension Scholarship, Mitch Daniels Early Graduation Scholarship, and Next Generation Hoosier Educators Scholarship. Institutions may claim and disburse these award offers regardless of verification status.

### How much to claim:

- Institutions can claim or disburse no more than the balance of eligible charges for the award offer for a given academic term.
  - Institutions may claim and disburse up to the balance of tuition and regularly assessed fees for the following award offers: Frank O'Bannon Grant, 21st Century Scholarship, National Guard Supplemental Grant, National Guard Extension Scholarship, Workforce Ready Grant, and the Tuition and Fee Exemption programs.
  - Institutions may claim and disburse up to the balance of cost of attendance for the following award offers: William A. Crawford Minority Teacher Scholarship and Next Generational Hoosier Educators Scholarship.
  - Institutions must claim and disburse the full \$4,000 award amount for the Mitch Daniels Early Graduation Scholarship. This award first must be applied to the balance of tuition and regularly assessed fees. Any remaining amount must be remitted to the student regardless of cost of attendance.
- Institutions are limited to claiming 50% of the remaining balance of certain award types for the first term claimed of the award year.
  - The 50% restriction applies to the following award types: Frank O'Bannon Grant, 21st Century Scholarship, Adult Student Grant, William A. Crawford Minority Teacher Scholarship, and Next Generation Hoosier Educators Scholarship.
  - Institutions may claim up to the remaining balance of the award offer in subsequent terms.
  - Institutions may claim up to the remaining balance of the award offer in the first term of the award year if the student is in the final term of his or her academic degree program.
  - Institutions may claim up to 100% of a student's 21st Century Scholarship or Frank O'Bannon Grant during the summer if the student was enrolled full time during all prior terms of the award year.

### How to claim:

- Please refer to the [ScholarTrack Manual](#) for instructions on how to claim from specific awards using [ScholarTrack](#).

## Refunding Awards

### When to refund a claim and how much to refund:

- Institutions must refund claims in a timely manner. When possible, refunds of ineligible claims should be completed in ScholarTrack by the reconciliation deadline for a given academic term. Refunded claims will immediately return funds to a student's award offer.

Refund Reason	Action
An award offer is claimed by an institution in error.	Institution must refund to CHE entire claim for academic term.
CHE receives new information (e.g., ISIR transaction, credit completion data, or high school graduation data) that recalculates and reduces a student's award offer, which results in a negative remaining balance.	Institution must refund claims to CHE if the remaining balance of an award offer is negative.* The most recent claim made by any institution must be refunded first, followed by the next most recent claim until the remaining balance of the award offer is no longer negative.
Student did not meet the enrollment requirements for an award offer this academic term.	Institution must refund to CHE the entire claim for the academic term.
Amount of award offer claimed exceeds eligible charges this academic term.	Institution must refund to CHE the amount of claim in excess of eligible charges for the academic term.

*\*If the negative remaining balance is caused by conflicting results from professional judgments, the Commission will review the student's situation and may create custom award offers to offset any negative remaining balance.*

### How to refund:

- Please refer to the [ScholarTrack Manual](#) for instructions on how to refund an award using [ScholarTrack](#).

# CREDIT COMPLETION REPORTING

## Credit Completion Data Overview

Institutions must report Credit Completion data within **two weeks** of posted grades.

- Institutions will report the following **Credit Completion** data:
  - Local credit hours earned at their institution in a specific academic term.
  - Cumulative GPA at their institution at the end of a specific academic term.
  - Only report coursework earned with a grade of D- or better.
  - If institution uses semester hours, report all Credit Completion data as semester hours.
  - If institution uses quarter hours, report all Credit Completion data as quarter hours.
- Do not report cumulative local credit hours earned. Report local credit hours earned in each academic term.
- Do not report credit hours earned at another institution. This includes local credit hours earned at another institution and transfer credit hours accepted by your institution. Instead, make a request for Credit Completion data from another institution in ScholarTrack. Hours from ineligible institutions will be reported through a student appeals process.
- Do not report dual credit or credit hours earned before high school graduation or credit hours earned through Advanced Placement (AP) or International Baccalaureate (IB) exams. This data is reported through the Credit Bank.
- Do not report semester or term GPA. Report cumulative GPA at the end of each academic term.
- Do not report remedial coursework earned in excess of 12 credit hours or the equivalent outside the student's first academic year.
- Do not report retaken coursework more than once after earning a passing grade.

## How to Report Credit Completion Data in ScholarTrack

Report Credit Completion data in ScholarTrack one of three ways:

1. Individually through the "Student Details" page and "Credit Completion" widget.
2. Individually through the "Report Credit Completion" page.
3. By requesting and uploading a Credit Completion file through the "Report Credit Completion" page.

Report Credit Completion data for all students listed on your populated Credit Completion file for each term. If a student on your Credit Completion file did not attend your institution, report 0 hours for Local Credit Hours and 0.0000 for Cumulative GPA. Do not leave the student record blank.

Institutions are encouraged to report Credit Completion data for all Indiana undergraduate students enrolled at your institution. You can add additional student records to your Credit Completion file. We will accept the data if the student record can be located in ScholarTrack.

Once reported, Credit Completion data for a given term will remain in ScholarTrack. Unless a correction is needed, you will report Credit Completion data for a given term one time per student record. If you need to make a correction, submit a new Credit Completion transaction. Each Credit Completion transaction replaces the previously submitted Credit Completion transaction by your institution. If a Credit Completion transaction decreases any hours previously reported by your institution, the transaction will be placed on hold. Please contact us at [CollegeFA@che.in.gov](mailto:CollegeFA@che.in.gov) to release the hold.

## Credit Bank Data Overview

- You will report the following Credit Bank data:
  - Local credit hours earned before high school graduation (includes dual credit)
  - Credit hours earned through Advanced Placement (AP) and International Baccalaureate (IB) exams
  - Only report coursework earned with a grade of D- or better.
  - If your institution uses semester hours, report all Credit Bank data as semester hours.
  - If your institution uses quarter hours, report all Credit Bank data as quarter hours
- Do not report credit hours earned at another institution. Instead, make a request for Credit Bank data from another institution in ScholarTrack.
- Do not report CLEP or other credit hours earned through exams. You will report this data as Local Credit Hours in your Credit Completion data in the term the credit hours are recognized.
- Do not report retaken coursework more than once after earning a passing grade.

## How to Report Credit Bank Data in ScholarTrack

You can report Credit Bank data in ScholarTrack one of three ways:

- Individually through the “Student Details” page and “Credit Bank” widget.
- Individually through the “Report Credit Bank” page.
- By requesting and uploading a Credit Bank file through the “Report Credit Bank” page.

You will report Credit Bank data for all students listed on your populated Credit Bank files. If a student on your Credit Bank file did not attend your institution, report 0 hours for both Credit Hours Earned Before High School Graduation and AP and IB Hours. Do not leave the student record blank.

You are encouraged to report Credit Bank data for all Indiana undergraduate students. You can add additional student records to your Credit Bank file. We will accept the data if the student record can be located in ScholarTrack.

Once reported, Credit Bank Data will remain in ScholarTrack. Unless a correction is needed, you will report Credit Bank Data one time for each student record. If you need to make a correction, submit a new Credit Bank transaction. Each Credit Bank transaction replaces the previously submitted Credit Bank transaction by your institution. If a Credit Bank transaction decreases any hours previously reported by your institution, the transaction will be placed on hold. Please contact us to release the hold.

## Credit Bank Widget

This release includes the addition of a “Credit Bank” widget to the “Student Details” page.

Property	Value
AP/IB Hours	0
Dual Credit Hours	0
Credit Hours Earned in Excess of 30	0
Pre-Populated Hours	5
Credit Bank Adjustment	0
Reserved for Award Creation	4
Used for Awards	0
Balance	1

Requested Schools Request Date Report Date

No requests have been made

There are four ways credit hours are added to the Credit Bank:

1. **AP/IB Hours** are reported by institutions to the Credit Bank through Credit Bank data. The largest reported value by any institution for AP/IB Hours is used in the Credit Bank.
2. **Dual Credit Hours** are reported by institutions to the Credit Bank through Credit Bank data. The sum of Dual Credit Hours reported by institutions is used in the Credit Bank.
3. **Credit Hours Earned in Excess of 30** is calculated by CHE using Credit Completion data reported by institutions. If a student earns more than 30 credit hours or the equivalent in an award year where the student uses state financial aid with a credit completion requirement (starting with the 2016-2017 award year), the hours earned in excess of 30 are added to the Credit Bank.
4. **Pre-Populated Hours** are credit hours in excess of a student's cumulative credit completion requirement from awards years 2013-2014 through 2015-2016. This value is calculated by CHE using the cumulative credit completion data (known as Legacy Hours in ScholarTrack) reported by institutions.

Credit hours deducted from the Credit Bank exist in one of two states:

1. **Reserved for Award Creation** means one or more unclaimed award offers are using these credit hours for award creation. These hours are used for creating both current and future year award offers. For example, credit hours used to create an unexpired, unclaimed 2017-2018 Frank O'Bannon Grant can be used for creating a 2017-2018 Next Generation Hoosier Educators Scholarship or a 2018-2019 Frank O'Bannon Grant.
2. **Used for Awards** means one or more claimed award offers are using these credit hours for award creation. While these hours can still be used to create current year award offers, these hours cannot be used to create future year award offers. For example, credit hours used to create a claimed 2017-2018 Frank O'Bannon Grant can be used to create a 2017-2018 Next Generational Hoosier Educators Scholarship but cannot be used to create a 2018-2019 Frank O'Bannon Grant.

The **Balance** consists of credit hours added to the Credit Bank that are not currently being used for award creation by any award offers.

## Credit Completion and Credit Bank Requests

Each institution will only report its own Credit Completion and Credit Bank data in ScholarTrack. However, you can request Credit Completion or Credit Bank data from other institutions if you identify a student with missing data in ScholarTrack. To request Credit Completion data for a student, use the "Credit Completion" widget on the "Student Details" page. To request Credit Bank data for a student, use the "Credit Bank" widget on the "Student Details" page. Click the green "Request" button at the bottom of the widgets to begin the request. Students and parents will soon have this same capability in ScholarTrack.

# ORDER OF AID APPLICATION

To determine the order of aid application for state financial aid, one must look at what charges may be covered by each program. The Commission's programs are divided into two categories. Tuition-and-fee-specific aid only covers tuition and regularly assessed fees. Most non-tuition-specific aid may only be applied toward the full cost of attendance. However, the Mitch Daniels Early Graduation Scholarship is not limited to Cost of Attendance. All state tuition-and-fee-specific aid must be applied first and cannot be reduced by non-tuition-specific awards. The order that state financial aid should be applied is determined by its category.

## Tuition-and-Fee-Specific Aid

- Child of Disabled Veteran (IC 21-14-4-1)
- Child of Purple Heart Recipient (IC 21-14-4-1)
- Former Student at Soldiers' and Sailors' Children's Home (IC 21-14-4-1)
- Child of POW/MIA from Vietnam War (IC 10-17-7)
- Indiana Purple Heart Recipient (IC 21-14-10)
- Child or Spouse of Deceased Indiana National Guard Member (IC 21-14-7-1)
- Child or Spouse of Deceased Public Safety Officer (IC 21-14-6 & IC 10-12-2-6)
- Child or Spouse of Permanently Disabled Public Safety Officer (IC 21-14-6 & IC 10-12-2-11)
- Child or Spouse of a 1977 Fund Member Who Sustains Catastrophic Injury (IC 21-14-6.5)
- Higher Education Award (Frank O'Bannon Grant) (IC 21-12-3)
- Freedom of Choice Grant (Frank O'Bannon Grant) (IC 21-12-4)
- Evan Bayh 21st Century Scholarship (IC 21-12-6)
- Adult Student Grant (IC 21-12-8)
- National Guard Tuition Supplemental Grant (IC 21-13-4)
- National Guard Extension Scholarship (IC 21-14-5)

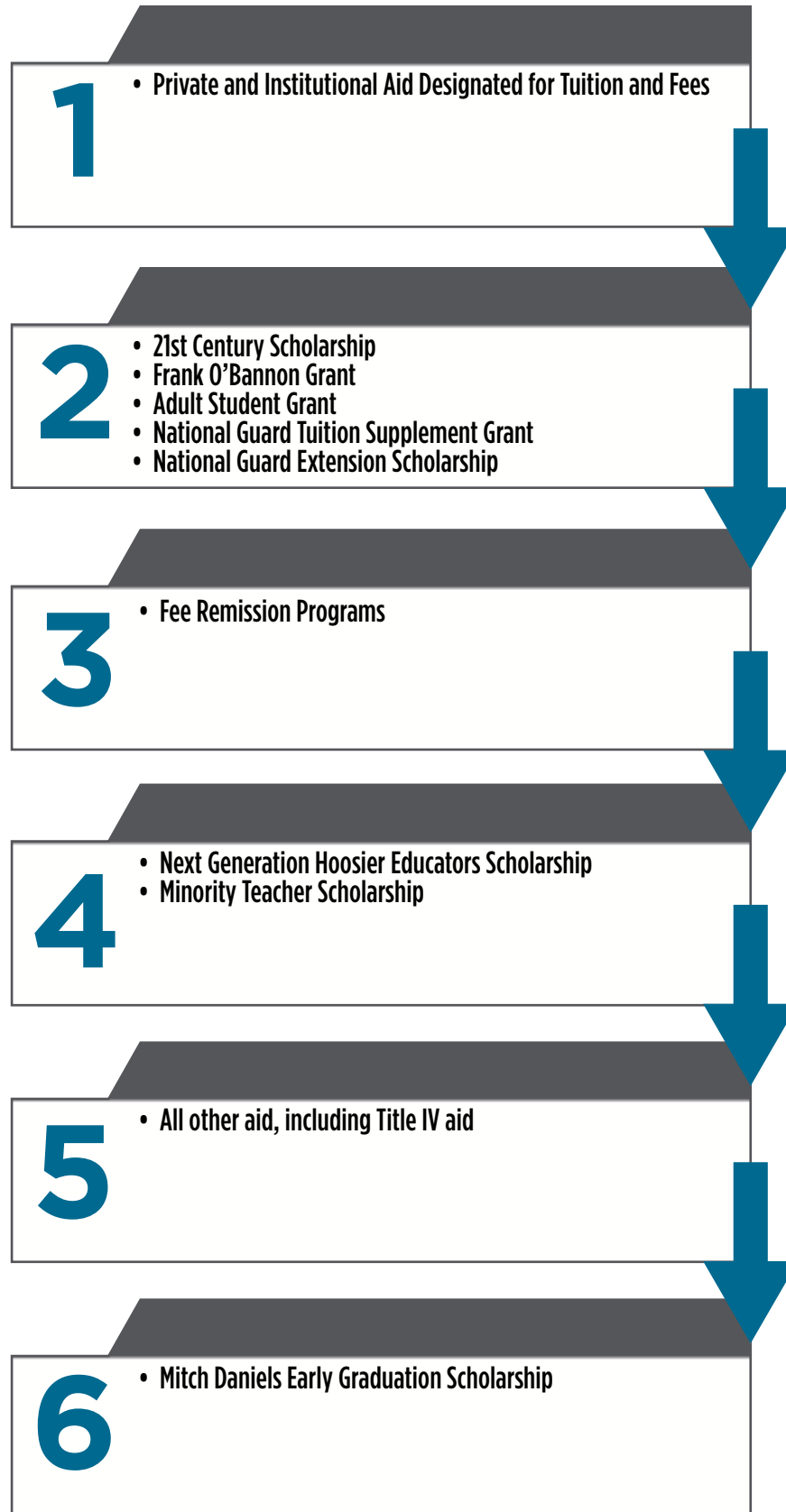
## Non-Tuition-Specific Aid

- William A. Crawford Minority Teacher Scholarship (IC 21-13-2)
- Next Generation Hoosier Educators Scholarship (IC 21-12-16)
- Mitch Daniels Early Graduation Scholarship (IC 21-12-10)

After determining if the program is tuition-or non-tuition-specific, the Commission must look to state and federal laws and regulations to determine the order of aid application. As noted, tuition-and-fee-specific aid provided by the Commission should be applied before other non-tuition-specific aid. However, any tuition-specific aid must be applied prior to state aid.



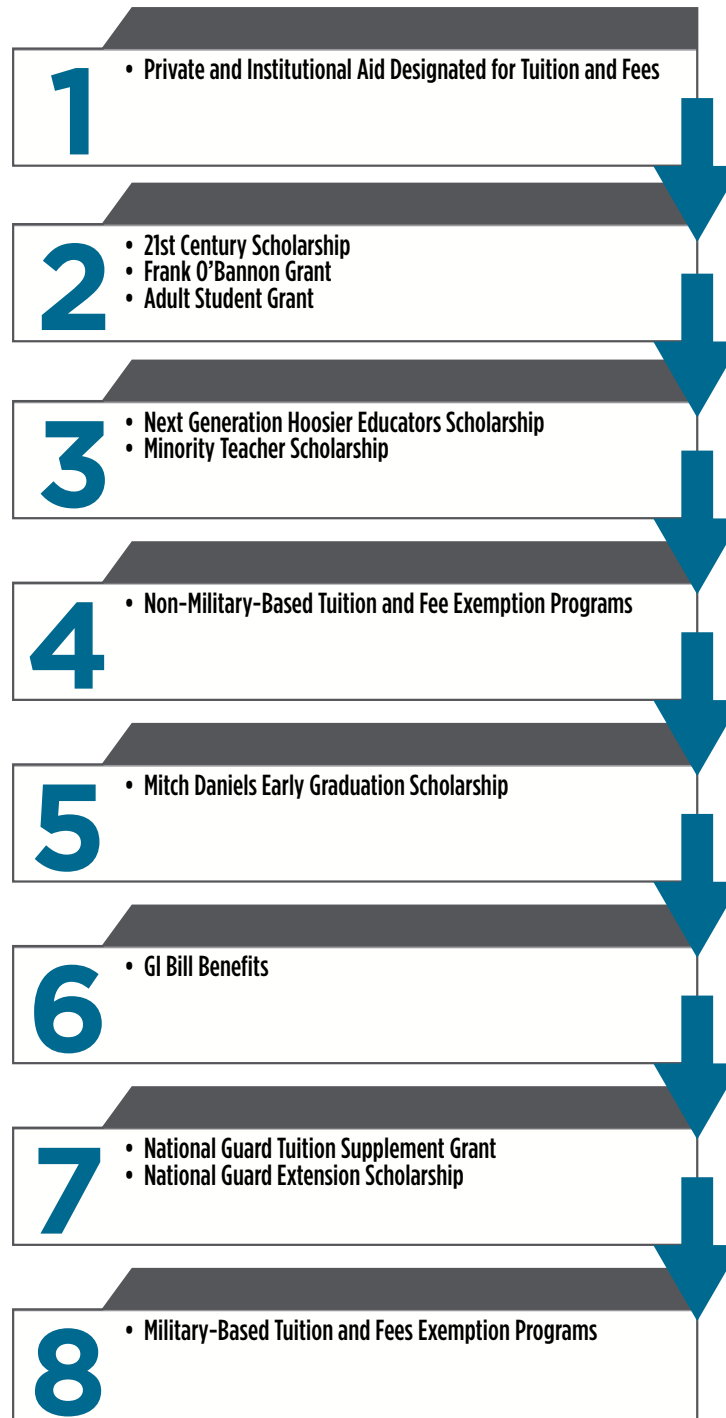
# In most instances, state financial aid should be applied as follows:



# Post 9-11 GI Bill Recipients

However, due to 38 USC 3311, there is a different order of aid for Post 9-11 GI Bill recipients. The United States Department of Veteran's Affairs will only pay a student's net in-state tuition and fee charges after the deduction of any other aid a student is receiving, including state financial aid. Therefore, the Commission's aid programs must be applied before USDVA funds.

In response to this change in federal law, the Commission sought an exception for the National Guard Tuition Supplemental Grant and the Commission's military-based tuition and fees exemption programs. The USDVA approved this exception. Therefore, all aid except the National Guard Tuition Supplemental Grant and the Commission's military-based tuition and fees exemption programs must be applied before Post 9-11 GI Benefits. State financial aid for Post 9-11 GI Bill recipients must be applied in the following order:



# UNDERSTANDING ANNUAL AWARDS

An annual award offer is an award offer with defined start and end dates that runs at least one year in length.

A student's first annual award offer begins July 1 of the award year and runs through June 30 of the following calendar year. Subsequent annual award offers begin one day after the previous year's annual award offers expire.

Subsequent annual award offers may start up to three weeks before the previous year's annual award offers expire if the remaining balance of the previous year's annual award offer is at least 99% claimed.

When an award offer is claimed, the start date of an annual award offer is reset to the start date of the earliest term claimed, which is typically the first claim of the award year.

The following award types function as annual awards:

- 21st Century Scholarship
- Frank O'Bannon Grant
- Adult Student Grant
- Next Generation Hoosier Educators Scholarship
- Workforce Ready Grant

# EDUCATION LOAN INFORMATION LETTER

## (IC-21-12-15)

In 2015, in response to the success of Indiana University's financial literacy initiative, the Indiana General Assembly required all postsecondary institutions, public or private, whose students receive state financial aid administered by the Commission to provide loan information to students on an annual basis.

Institutions subject to the law must provide four pieces of data to students:

- An estimate of the total amount of education loans the student has taken out
- An estimate of the total amount the student will have to pay off, based on the amount of loans the student has taken out at the time the information is provided (*Please note: this estimate can be a range*)
- An estimate of the monthly repayment amounts that a borrower in similar financial circumstances could expect to make, including principal and interest, for the amount of loans the student has taken out at the time the information is provided (*Please note: this estimate can be a range*)
- The percentage of the cumulative federal borrowing limit a student has reached at the time the information is provided

Institutions must provide this information (a) **on an annual basis** (b) **to any student for which they receive education loan information**, where "education loan" has the meaning set forth in IC 21-16-1-5, which defines it as "a direct loan or loan insured or guaranteed under a federal or state program or a program of private insurance" that is:

- Made to assist a student in obtaining postsecondary education;
- Made to any Indiana or non-Indiana student; and
- Made or owned by any lending institution:
  - with an office in Indiana; or
  - whose affiliate has an office in Indiana; or
  - whose affiliate is located in a state in which an Indiana bank or an Indiana bank holding company is entitled, under Indiana law, to acquire a bank or bank holding company

Because most students rely on a combination of federal and private loans, and because private loan information is not always provided to postsecondary institutions, the Commission recognizes that institutions may in some instances have difficulty providing a complete, comprehensive picture of the student's loan repayment outlook. To account for these scenarios, the Commission has provided the following additional guidelines.

**Federal Loans:** The Commission expects that all institutions will rely on the National Student Loan Data System (NSLDS) to provide federal loan information to students.

**Private Loans:** With respect to private loans, institutions ought to provide any and all information they currently receive. The Commission does not expect an institution to collect from private lenders any information it does not already receive.

**Incomplete Data:** If institutions know the balance of a loan but do not know the interest rate or repayment terms, they should make reasonable estimates to provide to students.

**Full Disclosure:** In their letters to students, institutions should specify whether the loan information includes only federal or federal *and* private loan information. They should also note that the loan information may be incomplete.

The Commission urges institutions to send the letters in the early phases of the financial aid process – that is, close enough to when most students decide how much to borrow for the following academic year, but early enough to maximize the letter’s impact in informing students’ decision-making. For most institutions, this means sending the letters in mid- to late-summer. Based on the effective date of the law, the first round of disclosures must be sent no later than June 30, 2016. Please note that institutions may convey the information by email and/or postal mail.

Although not required by statute, the Commission also requests that institutions include guidance and resources to help students contain the costs of college. In particular, the Commission recommends including information – or web links to information – about degree maps, on-time completion, and general financial planning strategies.

Please note that institutions do not incur any legal liability for the data or estimates provided to students in these letters. However, institutions should be as accurate as possible to provide useful information to students and reduce the need for follow-up explanations or counseling.

## Instructions for Performing Mail Merge

As a courtesy to its institutional partners, the Commission is providing Microsoft Word and Excel files that can be used to perform a “mail merge.” The Word document has been pre-populated with blank text fields that correspond to columns in the Excel spreadsheet.

To execute the mail merge, institutions will need to perform the following steps:

- First, institutions should populate the Excel file with the relevant data.
- Next, open the Word document, navigate to the “MAILINGS” tab at the top of the formatting ribbon, and select “Start Mail Merge.” Navigate to the bottom of the corresponding drop-down menu and select “Step-by-Step Mail Merge Wizard.”
- Under “Select document type,” select “Letters.” At the bottom of the Mail Merge Wizard, proceed to Step 2 by selecting “Next: Starting document.”
- Under Step 2 of the Mail Merge Wizard, select “Use the current document.” Then proceed to Step 3 of the Mail Merge Wizard by selecting “Next: Select recipients.”
- Under Step 3 of the Mail Merge Wizard, select the “Browse” option under “Use an existing list.” This will allow you to link the Word document to the Excel file containing student loan data.
- After you have linked the Word document to the Excel file, you are ready to proceed to Step 4 by selecting “Next: Write your letter.” Because the letter has already been written and formatted by the Commission, you may immediately proceed to Step 5 by selecting “Next: Preview your letters.”
- The letter should automatically populate with the data in the first row of the Excel spreadsheet. To preview data in subsequent (or previous) rows, you can scroll forward (or backward) using the arrows at the top of the Mail Merge Wizard.
- Proceed to the last step of the Mail Merge Wizard to complete the merge and print or save your letters.

Once you have linked the Word document and the Excel file, you may make changes or additions to the data in one of two ways:

- Modify the data directly in the Excel file and select “save.” Select “Edit recipient list” in the Mail Merge tab of the Word document, select the name of the document under “Data Source,” and then select “Refresh.”
- You may also modify the data directly in the Word document by selecting “Edit Recipient List,” selecting the name of the document under “Data Source,” and then selecting “Edit.”

*In the event you encounter an error linking the Word document and Excel file, we advise that you copy the Excel data into a **new** Excel spreadsheet and then **re-link the two documents**.*

Please note that the instructions above pertain to **Microsoft Word 2013**. For additional details and instructions on the Mail Merge function, see the following link on the Office Support website: [support.office.com/en-ca/article/Use-mail-merge-to-create-and-print-letters-and-other-documents-f488ed5b-b849-4c11-9c11-932c49474705](https://support.office.com/en-ca/article/Use-mail-merge-to-create-and-print-letters-and-other-documents-f488ed5b-b849-4c11-9c11-932c49474705).

**Finally, please note that institutions may modify the formatting, language and data fields in any part of the letter.**

# GLOSSARY

**Dependent Student:** A dependent student is a student who does not meet any of the FAFSA criteria to be considered an independent student.

**Edits:** Edits are issues identified by the Commission that may prevent a student from receiving state financial aid. Many edits are caused by responses to questions on the Free Application for Federal Student Aid (FAFSA), whereas other edits are caused by information and conditions separate from the FAFSA. Some edits are correctable by updating the FAFSA, whereas others are not correctable or only correctable through a state financial aid appeal. Not all state financial aid award offers are sensitive to every edit. Some edits prevent award creation, whereas other edits allow award creation but place an award offer on hold until the edits are resolved. Edits preventing award creation must be resolved before the deadline to make awards for the period of eligibility.

**Independent Student:** An independent student is one of the following: at least 24 years old, married, a graduate or professional student, a veteran, a member of the armed forces, an

orphan, a ward of the court, or someone with legal dependents other than a spouse, an emancipated minor or someone who is homeless or at risk of becoming homeless.

**Regularly Assessed Fees:** Regularly assessed fees are defined as mandatory student fees paid by all resident undergraduate students. Examples of regularly assessed fees include student activity fees, repair and rehabilitation fees, and technology fees. Course-specific fees, differential fees for particular schools or programs, or optional fees are not considered regularly assessed.

**State Financial Aid Census Date:** Defined as the last day of an academic term where students can withdraw from courses and receive a full or partial refund. The state financial aid census date can occur no later than four weeks after the start of the academic term, even if students can receive a full or partial refund after the first four weeks of classes.

**Prescribed Course of Study:** Defined as degree-seeking.

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For assistance with any of the topics in this manual, contact [CollegeFA@che.in.gov](mailto:CollegeFA@che.in.gov).

Direct students to the Student Support Center.

Email: [Awards@che.in.gov](mailto:Awards@che.in.gov)

Phone: **888-528-4719**



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HIGHER EDUCATION